Follow up Response to the LIVE Webinar
State Insurance Regulators Response to COVID-19 Crisis
(July 8th, 2020)

During the Q&A part of the webinar, we were unable to respond to a question submitted regarding whether any of the webinar presenters were aware of actions by state insurance regulators regarding restrictions on liability coverage in homeowners policies for injuries caused by particular breeds of dogs. The context of the question as presented was a situation where a dog was placed in a foster home because the original owner could no longer keep the dog due to COVID-19. If the foster home’s owner had a homeowners insurance policy with a restriction on liability coverage for injuries caused by dogs of the breed being fostered, there is a chance there would be no coverage for any injuries caused by the dog while it was being fostered.

In response to the question, we are unaware of any actions by state insurance regulators (such as ordering insurers not to enforce dog breed coverage restrictions) to address such situations.

If you have any more questions concerning topics covered during this webinar please direct them to Timothy Penn through TIPS Connect, the Insurance Regulation Committee.

We hope you enjoyed the webinar and we look forward to our next TIPS program!