

DOG WALKER BUSINESS INSURANCE BUYING WORKSHEET



Fill this out before or while requesting quotes. Give every insurer the same description of your services, walk routes and client setup so you can compare policies fairly.

1 Identify Risks

2 Match Coverage

3 Check Requirements

4 Compare Fit

5 Review Quotes

1. IDENTIFY THE RISKS IN YOUR DOG WALKING OPERATIONS

Record the services you offer, how you handle dogs, and where and how your walking routes operate.

TIP: Include every service and walking format. An insurer may price group walks with multiple dogs differently from solo walks or in-home drop-in visits.

Business name:	State(s) where you operate:	Annual revenue:
Max dogs walked at one time:	Years in business:	Annual payroll:
Walkers (including part-time):	Average walks per week:	Claims in past 5 years:

Services You Provide

- | | | |
|---|--|---|
| ☐ Solo dog walks (one dog at a time) | ☐ Group dog walks (multiple dogs) | ☐ In-home drop-in visits (feeding, play) |
| ☐ Puppy visits and potty breaks | ☐ Dog running or jogging sessions | ☐ Off-leash park or hiking excursions |
| ☐ Pet sitting (overnight in client home) | ☐ Pet taxi or transport service | ☐ Administer medications during visits |

How Your Business Operates

- | | | |
|---|--|--|
| ☐ Walk on public sidewalks and streets | ☐ Walk in public parks or trails | ☐ Use off-leash areas or dog parks |
| ☐ Enter client homes with keys or codes | ☐ Walk dogs of varying sizes and breeds | ☐ Handle reactive or aggressive dogs |
| ☐ Drive between client pickups and drop-offs | ☐ Transport dogs in your personal vehicle | ☐ Hire additional walkers or assistants |

Compare Two Walking Scenarios

SCENARIO	SCOPE AND VALUE	DOGS AND ROUTE TYPE	WALK LOCATION	WHAT COULD DISRUPT
Routine walk				
Group or off-leash				

Anything an insurer should know about your business:

2. MATCH YOUR BUSINESS RISKS TO COVERAGE

Check each trigger that describes your business, then record what the insurer needs to confirm.

APPLIES?	BUSINESS TRIGGER	COVERAGE TO ASK ABOUT	DETAILS TO CONFIRM
☐	A dog in your care could bite, lunge at or injure a person, child, cyclist or another animal in public.	General liability	Covered animal types, bite claims, per-occurrence and aggregate
☐	A dog could become lost, injured or die while under your supervision on a walk or visit.	Professional liability (E&O)	Covered services, animal injury/death and negligence claims
☐	Dogs in your care are worth hundreds or thousands to their owners and you are responsible for them.	Bailee coverage (care, custody, control)	Per-animal limit, aggregate, covered causes of loss
☐	You enter client homes with keys or access codes to pick up, feed or care for their dogs.	Care, custody and control (in-home)	Client property damage, theft allegations and key holder liability
☐	You use your personal vehicle to drive between clients or transport dogs during your routes.	Hired and non-owned auto	Personal vehicle business use, animal passenger and liability gaps
☐	You hire additional walkers, assistants or independent contractors.	Workers' compensation	Payroll, job duties and state rules
☐	A dog escapes its leash or collar and runs into traffic, injuring itself or causing an accident.	Animal escape liability	Covered escape scenarios, third-party injury and property damage
☐	You walk dogs in off-leash areas or dog parks where interactions with other dogs are unpredictable.	Off-leash and dog park liability	Covered locations, dog-on-dog injury and third-party claims
☐	A marketplace, building management or client requires limits above your base policies.	Commercial umbrella	Underlying policies and added limit
☐	You accept online bookings, store client home access info or process payments digitally.	Cyber insurance	Data types covered, breach response and key/code security

KEEP IN MIND: A trigger tells you when to ask about coverage. It does not guarantee that every loss will be paid. Confirm the policy's limits, deductible and exclusions.

My Coverage Questions:

3. CHECK CLIENT AND MARKETPLACE REQUIREMENTS

Use your marketplace platform rules, building access requirements and any client service agreements.

Documents to Gather

- ☐ Pet care marketplace requirements
- ☐ Building or HOA access requirements
- ☐ Existing certificates & endorsements
- ☐ Client service agreements or waivers
- ☐ Local dog walking permits (if required)
- ☐ Independent contractor agreements

Client and Marketplace Requirements

REQUIREMENT	REQUIRED AMOUNT OR WORDING	WHO REQUIRES IT?	DEADLINE
General liability limit			
Professional liability limit			
Bailee / care, custody, control coverage			
Hired and non-owned auto coverage			
Workers compensation proof			
Additional insured endorsement			
Bonding or fidelity coverage			
Local dog walking permit or license			
Certificate of insurance (COI)			

Details That Affect Your Limits and Quote

Max dogs walked at one time:	Highest-value dog you typically walk:
Average walks per week:	Number of walkers (including yourself):
Annual payroll (if hiring walkers):	Deductible you can pay:

Verification Checklist

- ☐ Insurer reviewed marketplace and client terms
- ☐ Named insured matches legal business name
- ☐ Off-leash and group walk liability confirmed
- ☐ COI matches policy after all changes
- ☐ Personal vehicle business use confirmed
- ☐ Policy starts before accepting new clients

DO NOT STOP AT THE MARKETPLACE MINIMUM: A platform's requirements protect the platform. Check whether your own bite liability for group walks, dog escape risk, client home access exposure and personal vehicle gaps also have the protection your business needs.

4. CHOOSE AN INSURER THAT COVERS YOUR BUSINESS

Confirm that each insurer accepts dog walking businesses and the services, routes and walk types you offer.

Provider Eligibility and Fit

QUESTION	RESPONSE (A / B / C)	NOTES
Does the insurer specifically cover dog walking and pet sitting businesses?		
Will it cover solo walks, group walks, drop-in visits and overnight sitting under one policy?		
Does the policy cover bites and lunging incidents when a dog in your care injures a third party?		
Does it include bailee coverage for dogs that escape, are lost or are injured on a walk?		
How does it handle liability when you enter a client's home and damage occurs or theft is alleged?		
Does it cover off-leash walks and dog park visits where dog-on-dog encounters are unpredictable?		
Can you get a revised COI quickly enough to meet a marketplace or building management deadline?		
Does the policy cover your personal vehicle when you use it to drive between clients or transport dogs?		
Who manages the claim if a dog escapes during a walk and causes a traffic accident or injures someone?		

Rank Your Priorities - Choose Your Top Four

- ☐ General liability for bites and public injury
- ☐ Client home access and key holder liability
- ☐ Hired and non-owned auto coverage
- ☐ Professional liability for care negligence
- ☐ Bailee coverage for dogs in your care
- ☐ Fast COIs for marketplaces and buildings
- ☐ Off-leash and dog park liability
- ☐ Bundling options across coverage types

My Must-Have Provider Features:

5. COMPARE QUOTES AND POLICY TERMS BEFORE BUYING

Compare quotes built from the same services, walk volume, group size and requested limits.

Side-by-Side Quote Comparison

COMPARISON POINT	QUOTE A	QUOTE B	QUOTE C
Provider / underwriting insurer			
Monthly and annual premium			
General liability limit/deductible			
Professional liability limit and covered services			
Bailee / care, custody, control limit			
In-home care and key holder liability terms			
Hired and non-owned auto coverage			
Workers' comp payroll and classifications			
Off-leash and dog park coverage terms			
Dog escape and lost animal coverage			
Group walk size limits and restrictions			
Bonding or fidelity coverage terms			
Major excluded breeds, services or locations			
COI and endorsement process			
Claims contact and reporting method			

Final Policy Verification

- ☐ All services and walk types described correctly
- ☐ Group size and walk volume match quote
- ☐ Off-leash, escape and bite claims confirmed
- ☐ Marketplace and building requirements included
- ☐ You understand audit and cancellation terms
- ☐ You know insurer and how to report a claim

Final Selection

Chosen provider:	Why this provider fits:	Policy #:	Next review:

REVIEW YOUR COVERAGE WHEN: You increase the number of dogs walked at once, begin off-leash or hiking excursions, accept aggressive breeds, start overnight pet sitting, hire additional walkers, use a vehicle to transport dogs, or expand to new neighborhoods.