

Cohn & Swartzon LLP Explains How Dog Breed Insurance Exclusions Affect California Dog Bite Victims and Owners

Firm outlines commonly excluded breeds and explains why a denied insurance claim does not eliminate a dog owner's legal liability in California.

IRVINE, CA, UNITED STATES, September 10, 2026 /EINPresswire.com/ -- [Cohn & Swartzon LLP](#), a

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With dog bite injuries, a denied insurance claim doesn't mean there is no case. Coverage and liability are different things.”

Saar Swartzon

California personal injury law firm serving clients from offices in Irvine and Tulare, is releasing educational information for dog bite victims, dog owners, and insurance policyholders regarding a coverage issue that is often misunderstood: many homeowners and renters insurance policies exclude certain dog breeds from liability coverage entirely.

California law holds dog owners strictly liable for injuries their dogs cause under most circumstances, regardless of whether the owner knew the dog had ever bitten anyone before. What surprises many dog owners and bite victims alike is that a dog owner's own insurance policy may not cover the claim at all, depending on the dog's breed.

The scope of the issue is significant. The California Health and Human Services agency recorded 56,941 hospital treated dog bite injuries statewide in 2024. Separately, the Insurance Information Institute ranks California first in the nation for dog bite insurance claims, with an average cost per claim exceeding \$65,000, among the highest of any state.

Why Breed Exclusions Matter

Unlike some states, California does not prohibit insurers from restricting or denying coverage based on a dog's breed. As a result, many homeowners and renters insurance carriers include breed based exclusions in their policies, and these exclusions are often not widely publicized or easy for policyholders to find in plain language.

Breeds commonly excluded or restricted by insurers include, but are not limited to: Pit bull type dogs, including American Pit Bull Terriers and American Staffordshire Terriers

Rottweilers
Doberman Pinschers
Akitas
Chow Chows
German Shepherds
Presa Canarios
Wolf hybrids

Exclusion lists vary significantly from one insurer and one policy to the next, and some carriers evaluate coverage based on a dog's individual history rather than breed alone. Dog owners are encouraged to review their own policy language directly with their insurance provider rather than relying on breed lists alone.

What This Means for Dog Owners

A dog owner whose policy excludes their dog's breed may find that a claim is denied entirely, leaving the owner personally responsible for a victim's medical expenses and other damages. Reviewing policy language before an incident occurs, and understanding whether supplemental liability coverage is available, can materially change a dog owner's financial exposure.



Saar Swartzon, Founder and Partner, Cohn & Swartzon LLP

What This Means for Dog Bite Victims

For dog bite victims, an insurance denial based on a breed exclusion does not eliminate the dog owner's underlying legal responsibility. Coverage and liability are separate questions, and a denied insurance claim is often the beginning of a case rather than the end of one.

"One of the most common misunderstandings we see is the assumption that a denied insurance claim means there is no case," said [Saar Swartzon](#), co-founder of Cohn & Swartzon LLP.

"Insurance coverage and legal liability are two different things, and families dealing with a serious dog bite deserve to understand both before they decide what to do next."

About Cohn & Swartzon LLP

Cohn & Swartzon LLP is a team of California Personal Injury Attorneys founded in 2008 by Saar Swartzon and Jason D. Cohn, serving clients from offices in Irvine and Tulare. The firm's attorneys have recovered more than \$150 million in verdicts, judgments, and settlements throughout their combined careers, and clients work directly with an attorney from day one. Cohn & Swartzon LLP

represents clients on a contingency basis, meaning there is no fee unless the firm wins.

Anyone with questions about a [dog bite injury](#), whether as a victim or a dog owner, can request a free consultation with a real attorney.

Call 888-480-3883.

This release is intended as general informational content, not legal advice. Every case is fact specific, and outcomes depend on the details of each situation.

Saar Swartzon

Cohn & Swartzon LLP

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