

SUBJECT:

**Amendment: Insurance Requirements Related
to Dangerous Dog Ordinance.**

MEETING DATE:

September 17, 2024

SUBMITTED BY:

Cherokee Admin

SUGGESTED ACTION:

Consider request for a resolution to reduce the insurance coverage amount required by the owner of a classified dangerous dog from \$1,000,000.00, as currently stated in Section 10-74(b)(4) of the Dangerous Dog Ordinance, to the amount of \$500,000.00.

FACTS AND ISSUES:

Section 10-74 (b)(4) of the County's dangerous dog ordinance requires that owners of classified dangerous animals have and maintain a one million dollar (\$1,000,000.00) general liability policy. There is currently an owner who has a classified dangerous dog who has maintained such policy since 2024. However, when the owner attempted to renew the policy this year, insurance companies are not willing to renew the policy in the one million dollar (\$1,000,000.00) amount. The maximum policy available is \$500,000.00.

The Marshal's Office has verified that the owner has contacted approximately ten insurance agencies seeking the coverage, but has been told that the policy limit will be \$500,000.00. This amount is consistent with ordinances in neighboring jurisdictions who have similar requirements.

Senior Counsel and the Chief Marshal will be drafting an update to the ordinance to reflect the amount of \$500,000.00 in lieu of the amount of \$1,000,000.000 for the future, but since this particular owner is due for renewal, it would be best to have the Board approve a reduction in the policy amount required in order to allow the owner to continue the registration of their dog.

ACCOUNT NAME:

ACCOUNT NUMBER:

ATTACHMENTS:

[Resolution 2024-R- Dangerous Dog Insurance Coverage Reduction - Charlie.pdf](#)