

## Does pet insurance extend to pet sitters?

Written by By Sam Mazzota King Syndicate  
Friday, 26 January 2024 00:00

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DEAR PAW'S CORNER: I left my dog Shep in the care of a pet sitter for a week while I was away on business. The sitter texted me that Shep cut his paw during a walk in the nearby woods, and they took him to my veterinarian for care.

Shep is doing fine now. I have pet insurance, but I don't think it's my responsibility

to pay for this. The injury occurred while the sitter was walking him. The sitter says that injury

and illness are my responsibility to cover. Who should pay? — Bill in Chicago

DEAR BILL: Did the sitter give any details of how Shep was injured? The circumstances are important. For example, if Shep was on-leash and stepped on an unexpected piece of

debris in the path, that's different than if Shep was let off-leash and was running

free in the woods. But, if you normally let him off-leash in the woods and instructed the sitter that it was OK to do that, then that's another consideration.

Talk more with the sitter to get more details. In the meantime, pay the vet and submit the reimbursement claim to the pet insurance company.

Professional sitters routinely include a statement in their contract with clients that any illness or injury is the responsibility of the client. This protects them from financial loss if something

does happen. However, if they are accused of deliberately neglecting or abusing a pet in their care, that statement won't protect them.

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On this note, I'll add that sitters should purchase liability insurance that specifically covers them and their business in case a claim is made against them — or worse, if they're injured while caring for someone else's pet.

Pet sitters and owners, what's your take on this situation? Tell me at [ask@pawscorner.com](mailto:ask@pawscorner.com).

*Send your tips, comments or questions to [ask@pawscorner.com](mailto:ask@pawscorner.com).*

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