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Pitbull mauls Patiala couple: Does pet insurance cover third-party liability?

Pet insurance can help owners manage both the cost of veterinary treatment and the legal liability arising from unexpected incidents involving their pets

A common concern among pet owners is the financial liability that may arise if their pet bites or injures another person
A recent incident in Punjab, where a man and his wife were allegedly injured after being attacked by a pet Pit Bull in Patiala, highlights a liability that pet owners may not always consider. Beyond veterinary expenses, a dog or cat injuring another person can potentially leave the owner facing compensation claims and legal costs.

The incident was reported in Ghuman Nagar, Patiala, on August 12. The injured man, Ankit Sabharwal, alleged that he and his wife were attacked after they entered a property they had gone to see for rent.

The incident raises an important question for pet owners that if your dog or cat injures someone, who pays for the resulting compensation and legal expenses?

This is where Third-Party Liability (TPL) cover under pet insurance can come into play. While pet insurance is generally associated with veterinary expenses, some policies also offer protection against certain liabilities arising when a pet causes bodily injury, death or property damage to another person.

Many insurers now offer third-party liability (TPL) cover, which can protect pet owners if their dog or cat causes injury to another person or damages someone else's property. While this cover can shield owners from legal and compensation costs, it is available only in specific situations and does not apply to everyone who interacts with the pet. Understanding who qualifies as a third party, and when the cover is excluded, is essential before purchasing a policy.

Amarnath Saxena, Chief Technical Officer- Commercial, Bajaj General Insurance said, “Both cats and dogs can be insured. Pet Insurance offering is a modular product that enables pet owners to select from various plan options based on their protection needs. Depending on the plan and coverages chosen, the policy may provide coverage for veterinary expenses such as Surgeries, Fracture Treatment, Hospitalisation, Mortality, Terminal Illnesses, Long-term Care, OPD Expenses, Theft/Loss/Straying, and Third-Party Liability (TPL).”

What happens if your dog or cat bites someone?

A common concern among pet owners is the financial liability that may arise if their pet bites or injures another person. According to Saxena, this is precisely where the Third-Party Liability Cover becomes relevant.

"If your dog or cat causes bodily injury, sickness, death or property damage to a third party, someone outside your household, this cover steps in to protect you against the legal liability that follows. It covers you for the compensation you become liable to pay, and also meets the legal costs of defending the claim, within the opted sum insured. Notably, this liability protection applies from the very start of the policy, with no waiting period," said Saxena.

This means eligible claims under the third-party liability section are covered from the first day of the policy, without any waiting period.
Who is considered a third party?

While pet insurance provides comprehensive protection, it is important to understand when a pet owner becomes legally liable to compensate another person. A third party refers to someone other than the pet owner, their family members, employees or the treating veterinarian. If a pet causes injury or property damage to such a person, the Third-Party Liability Cover may respond, provided the claim falls within the scope of the policy.

Apart from liability protection, pet insurance plans may also allow policyholders to choose from multiple optional coverages such as Surgeries, Fracture Treatment, Hospitalisation, Mortality, Terminal Illnesses, Long-term Care, OPD Expenses, Theft/Loss/Straying, Third-Party Liability (TPL) and other available coverage options.

When third-party liability cover does not apply

However, the cover does not extend to cases where a person has taken on a professional duty of care towards the pet. This includes trainers, veterinarians, pet breeders, kennel staff and pet caretakers. The policy is designed to protect against unforeseen accidents involving outsiders, not situations where caring for the animal is part of a person's professional responsibilities or contractual obligation.

“These exclusions are designed to ensure that claims that are unforeseen and accidental events are covered, but not for intentional actions or situations where responsibility clearly lies elsewhere,” said Saxena.

According to him, this approach provides confidence to pet owners while ensuring claims are handled fairly and transparently.

What you should know

Pet insurance can help owners manage both the cost of veterinary treatment and the legal liability arising from unexpected incidents involving their pets. However, before buying a policy, pet owners should carefully review the terms of the Third-Party Liability Cover, including who qualifies as a third party, the sum insured, exclusions and the legal costs covered. Understanding these provisions can help avoid unpleasant surprises at the time of a claim.