


The XL Bully ban – implications for insurers

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Following a number of lethal dog attacks in 2023, the American Bull Terrier XL or 'XL Bully' will be banned in England and Wales from 1 February 2024, unless the owner is granted an exemption.

The XL Bully will join four other breeds also banned under the Dangerous Dogs Act 1991, which gives the government the power to ban breeds that appear “to be bred for fighting or to have the characteristics of a type bred for that purpose”.

However, owners can apply for an exemption by seeking to register their dog on the Index of Exempted dogs. Alongside payment of the £92.40 application fee, XL Bully owners will need to:

- ensure their dog is microchipped;
- kept on a lead and muzzled at all times in public;
- kept in a secure place where they cannot escape;
- be deemed a fit and proper person to own this type of dog; and
- have third party public liability insurance.

Owners will need to have their policies in place with cover starting no later than 1 February 2024. The policy must:

- renew annually for the duration of the dog's life;
- cover the policyholder for death or bodily injury to any person caused by the exempted dog; and
- be suitable for a prohibited breed as defined under the Dangerous Dogs Act 1991.

Whilst it hasn't historically been easy and/or cheap to find cover for 'dangerous dogs', insurers may want to consider if covering 'dangerous dogs' is an area they want to explore, considering that there will likely be an increase in demand for this type of policy. If so, it is recommended that underwriters review their policy wordings in line with the new government requirements to ensure they cover/exclude exactly what they intend it to.

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Key contact



Tim Johnson

Partner

tim.johnson@brownejacobson.com

+44 (0)115 976 6557

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