

# LEGAL NOTICE TO LAW ENFORCEMENT

1) It is a violation of insurance regulations to demand that an insurance provider stipulate specific promises. This can be reported to the state police as insurance fraud.

2) It is a violation of insurance regulations for any unlicensed person such as a dog warden, judge, or municipal attorney to dispense insurance consulting or advice to any person. This includes reading insurance documents and concluding that coverage is or is not afforded by such policy. Such consulting requires that this person hold a valid insurance license. Without an insurance license, such actions are analogous to a dog warden consulting with a surgeon and advising the surgeon on how to perform heart surgery. Obviously, such consulting can only cause harm to the patient if the surgeon is forced to follow the dog warden's demands. Similarly, a dog warden who dispenses insurance advice, especially after reading an insurance document, can be causing harm to the insured and can be held legally liable if such consulting causes harm to the insured. An example of such harm is in the event an insurance claim is not covered by the policy which the dog warden advised the insured to buy. In such an event, the insured, having purchased the policy that the dog warden told him to buy under the pressure of knowing that the dog warden would euthanize his dog if the dog owner did not purchase such policy, can sue the dog warden personally for dispensing faulty professional insurance advice and forcing the dog owner to buy the policy that was not the best one available to the dog owner. The dog owner should never be forced to buy the policy that is not best suited for him only to comply with the dog warden's demands. And the dog warden is putting himself personally at risk if he/she involves himself in the process of the insurance purchase.

**We take note of any such insurance violations and report them to the appropriate authorities. We also advise attorneys litigating dog claims to consider the dog warden's role in the dog owner's insurance purchase to determine whether or not the dog warden and the municipality should also be held responsible to pay for such claims in the event that a claim is not covered or not fully covered but would have otherwise been covered if the dog warden had allowed the dog owner to purchase a more suitable policy recommend by his licensed insurance agent.**