



Communiqué

Date: February 2014

Re: Domestic animals

This communication is sent to you as a result of a recent incident involving a home child care operation. The incident involved a child who was bitten severely in the face by a dog owned by the family operating the centre. No doubt, the resulting physical and emotional scars will remain a painful reminder of this accident, not only for the child, but also for the parents and owners of the home child care centre.

We are convinced that there is no need for such accidents to occur. In order to make you understand that domestic animals in your home do represent a risk to the children under your supervision and responsibility.

Even when great care is taken to restrain animals from being into contact with children, the mere presence of a pet can represent a risk, as there can be no guarantee that children will never be exposed to it at one time or another, with potential consequences. Why run the risk? Don't assume additional liabilities, which can present negative consequences to you, your clients and your business.

No doubt, many pets can seem harmless in normal household circumstances, however, when placed in situations in which they are not accustomed to, such as in the presence of too many or unknown persons, their reaction can be quite unpredictable.

We wish to remind you that even if you inform or warn the parents that their children may be in contact with your pet, this by no means exempts you of liability in the event of an injury or damage caused by the animal.

The Civil code of Quebec is quite clear on the subject of civil liability emanating from the ownership of an animal. The Code imposes "strict" liability and reads as follows: "The owner of an animal is liable to reparation for injury it has caused, whether the animal was under his custody or that of a third person, or has strayed or escaped. A person making use of the animal is, together with the owner, also liable during that time." (Article 1466).

It is important to take into consideration that your professional activity of caring for children is incompatible with that of keeping domestic animals. We therefore ask that you refrain from keeping pets in your home child care centre.

Intact, Insurance Company