

An abstract background image featuring a series of vertical, curved lines in shades of orange, red, and purple, creating a sense of depth and movement.

## Insights

# Lions, Tigers, and Bears, Oh My! Owner and HOA Liability for Wild Animal Attacks

Article  
*Lowndes*  
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It was once said that "cooperation for mutual benefit, a survival strategy very common in natural systems, is one that humanity needs to emulate." Nowhere is cooperation needed more than in reducing or preventing owner and homeowner association (HOA) liability for wild animal attacks. As land development continues to escalate and intrude upon animal habitats, the barriers that historically keep proper distance between humans and animals decline. At the same time, catalyzed by conservation efforts undertaken by the Florida Fish and Wildlife Conservation Commission (FWC), an increase in the black bear population here in Florida has resulted in a significant rise in human-bear conflicts as bears learn to forage for food in residential areas where numerous attractants (like unsecured household trash) present potentially easy pickings.

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