

Responses to Firearm Liability FAQs

1. Can a police officer get this coverage?

Yes. With that said, coverage would not extend to his/her capacity as a law enforcement officer. Also, these individuals may be required to carry their service weapons and could be involved in protecting citizens while off-duty; these situations fall outside the intended scope of coverage.

2. Available in all states?

Yes, all states and the District of Columbia.

3. Does this cover the insured outside the home – assuming concealed carry license?

The policy defines an “Act of Self-Defense” as an act of defending oneself or others by the threatened or actual use of a legally possessed firearm. This definition also includes the use of a firearm in rendering emergency assistance solely at the request of a uniformed law enforcement officer. The act of self-defense can occur inside or outside of the home.

4. Does this liability policy also pertain to air firearms?

Yes. A “Firearm” is defined as a weapon from which a projectile is discharged by gunpowder or by pressure of compressed air.

5. Is this pricing per firearm or inclusive for all owned firearms?

All owned firearms. Remember that the coverage is designed to protect the insured from legal actions brought against them from the use of a gun in self-defense – not the weapon itself.

6. With the varying gun laws from state-to-state, does this cover you nationwide? Outside the country?

The coverage territory is defined in the policy as being the United States of America, including its territories and possessions.

7. Does this include a hunting liability?

No. Coverage is limited to the use of a legally possessed firearm in self-defense.

8. Does this coverage cover accidental discharge off premises and in particular competitive shooters?

No. Coverage is limited to the use of a legally possessed firearm in self-defense.

9. Do you have to have a list of household members for the policy (named insureds)?

No. An insured is defined as the Policyholder named on the Declarations as well as a resident of the household of the Policyholder on the date of the occurrence, provided such resident is related to the Policyholder or under the age of 21 and in the care of the Policyholder.

10. Does this cover concealed carry incidents outside the home? How is this different from homeowner’s coverage?

The policy does address covered acts of self-defense outside the home. Many traditional homeowner’s policies specifically exclude intentional acts – leaving the individual personally liable for legal defense and settlement/award costs. The Firearm Liability product addresses this coverage gap.

11. What about accidental discharge outside the home?

Yes, the “act of self-defense” policy definition includes an accidental discharge of a firearm while hunting or while otherwise handling a firearm.

12. Under the influence exclusion, is there a blood alcohol limit threshold?

The policy excludes any claims arising out of any criminal act performed by the insured while under the influence of alcohol, intoxicants, narcotics or any other controlled substance. The application of this exclusion will be dependent on the definition applied by the appropriate local, state, or federal laws, regulations, rules, or ordinances.

13. *What does the theft cover?*

In the event that a firearm legally possessed by the insured is lost, stolen or loaned out and subsequently used to cause bodily injury or property damage by someone other than the insured, the policy will respond. Coverage is subject to the limits shown on the Declarations.

14. *Are there exclusions for NFA items?*

No. Coverage is provided so long as the insured may legally possess the firearm.

15. *Would a business owner of a pharmacy or check-writing business be covered if they fire in defense of themselves or employees?*

The scenario described here is akin to a professional exposure; that is, the gun is being used to protect an individual's business interest. The policy is intended to cover private acts of self-defense. The business should have its own CGL coverage for business-related incidents.