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House of Representatives COMMONWEALTH OF PENNSYLVANIA HARRISBURG

PA LEGISLATIVE BLACK CAUCUS,
CHAIRMAN

MEMORANDUM

To: All Members of the House of Representatives

From: Representative Ronald Waters

Date: August 27, 2012

Subject: **Firearm Liability Insurance**

In the near future, I will be introducing legislation that will amend Title 18 (Crimes and Offenses) of the Pennsylvania Consolidated Statutes requiring individuals to obtain firearm liability insurance if they possess a license to carry a firearm. Currently, the National Rifle Association (NRA) offers multiple firearm liability insurance programs to its members. According to the NRA website, firearm liability insurance offers extra protection for a person's legal firearms and accessories in cases of theft, injury, property damage, and for civil defense costs.

My legislation would require all firearm liability insurance policies to be in the amount of at least \$1,000,000 and to satisfy any judgment for personal injuries or property damages arising out of negligent or willful acts involving the use of an insured firearm. The insurance policy will not cover any unlawful acts made with the firearm. If the licensing authority is notified that the licensee's policy has either been cancelled or terminated, then the licensee's license to carry will be automatically revoked. In addition, an individual who has obtained a firearm license or permit to carry from another state will be required to obtain firearm liability insurance within 30 days of arriving in Pennsylvania. An individual who fails to maintain firearm liability insurance will be subject to a fine of \$1,000 for the first offense.

Individuals are currently required to purchase auto insurance in Pennsylvania, and firearm insurance would be in a similar risk management category. Individuals who are injured as a result of a firearm would have their medical bills covered under the firearms' liability insurance. Furthermore, liability insurance would also cover any civil judgments against an owner of a firearm that may arise out of the use of a firearm.

If you would like to co-sponsor this important legislation, please contact Nilda Jenkins in my Harrisburg office at 717-772-6955 or at NJenkins@pahouse.net.