

**From:** Thomas L. Phelps <tpoutdoor@comcast.net>  
**Sent:** Saturday, March 16, 2013 5:48 PM  
**To:** INSTestimony  
**Subject:** HB 6656

**H.B. 6656**

**AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.**

To require any person who possesses or owns a firearm to procure and maintain excess personal liability insurance and self defense insurance, and to require the Insurance Commissioner to adopt regulations to implement the provisions of this section.

*This bill is a true insult to every lawful gun owner in this state and reflects a malicious bias that exists in the hearts of certain legislators. A mandate for Liability Insurance is both costly and is an unnecessary burden to lawful citizens, especially those with lower incomes. It serves absolutely no purpose in reducing crime whatsoever, nor is it designed to. It is specifically designed to inflict financial damage to lawful gun owners and is spiteful and hateful in nature.*

*The mandate of "Self Defense" insurance is truly distorted and borders on absurdity. Do responsible legislators truly feel a citizen needs insurance coverage to defend themselves and their families? What if they can't afford it, should they submit to attack for fear of criminal charges? Once again, legislative zealots are attacking lawful citizens while "hiding" behind the veil of concern for public safety. This conduct is dishonest, repugnant and morally reprehensible. The idea that a person needs insurance coverage to defend their life is astonishing and defies logic!*

*How can any legislator endorse a mandate of Liability or Self Defense Insurance coverage of citizen's rights guaranteed by the Second Amendment? When will we need similar insurance coverage for our remaining Constitutional rights? A right isn't something you purchase; it's something you own by Constitutional decree. This flies in the face of intellectual honesty, integrity and is morally wrong. This constant degradation of the Second Amendment shows a blatant disregard for the very oath sworn, "to uphold the Constitution" (in its entirety).*

*Under no circumstance should any ethical legislator endorse this bill, they should Vehemently Oppose it!*

*I implore every legislator to cease any and all participation in the continuing discriminatory malicious legislative onslaught being perpetrated against lawful gun owners in this state. I do however "insist" they instead focus their energy, and our tax dollars, in efforts to address serious flaws in our Mental Health Programs, curbing Illicit gun and drug trade, reducing street gang violence and felonious activities by hardened criminals. This will effectively address the vast majority of the gun violence in our state and have no impact on lawful citizens.*

*Respectfully Submitted*

*Thomas Phelps*  
*125Phillips Rd.*  
*Lisbon, CT 06351*  
*860-376-5680*