



General Assembly

January Session, 2013

Raised Bill No. 6656

LCO No. 4600



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:
(INS)

AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. (NEW) (*Effective October 1, 2013*) (a) Any person who
2 possesses or owns a firearm, as defined in section 53a-3 of the general
3 statutes, shall procure and maintain (1) excess personal liability
4 insurance that provides coverage for bodily injury or property damage
5 caused by the use of a firearm, and (2) self defense insurance that
6 provides coverage for civil and criminal defense costs and provides for
7 reimbursement of criminal defense costs if such person uses a firearm
8 in self defense. Any person subject to this subsection who does not
9 procure and maintain such insurance shall be guilty of a class A
10 misdemeanor. The provisions of this subsection shall not apply to a
11 person who possesses a firearm on a temporary basis while on the
12 premises of a rifle or gun club.

13 (b) The Insurance Commissioner shall adopt regulations, in
14 accordance with the provisions of chapter 54 of the general statutes, to
15 implement the provisions of this section, including, but not limited to,

16 minimum coverage amounts of such insurance policies, form and
17 filing requirements for such policies and any permissible exclusions
18 under such policies.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2013</i>	New section

Statement of Purpose:

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.

[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]