

CONTACT INFORMATION:
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I urge you to oppose HB-5268, impose punitive and senseless financial burdens on lawful firearms owners. While I am not a CT resident, my in-laws live in CT and my wife and I were both born in CT. We are often in CT to visit family.

This bill requires gun owners to carry liability insurance. First, from a fundamental perspective of Constitutional rights, it is inappropriate to require a fee to be paid to exercise a right. Protestors can cause damage to property or injure persons. Should people thus be required to carry insurance before petitioning their government for redress of grievances or assembling peacefully?

Next, this measure again clearly applies only to the law abiding. Given that the number one cause of gun death is suicide, how do you intend to enforce the provision to carry insurance against those who take their own lives? It also seems fanciful that criminals in Bridgeport or lunatics bent on mass murder will take out an insurance policy prior to committing their crimes.

How do you intend to enforce this provision against out of state individuals who happen to possess firearms? Will I have to purchase special Connecticut-based insurance before shooting a round of skeet when visiting my in-laws?

Finally, there is no significant market for "firearms insurance." It simply does not exist. Standard renter's or homeowner's insurance -- possessed already by almost all law abiding citizens -- already covers standard liability from accidents. No insurance product will cover a criminal or intentional act. Requiring people to buy a non-existent product, which indeed, can never exist -- who would sell insurance to cover criminal or intentional acts? -- is absurd.

I urge you to oppose HB 5268.

VR,
Chris Seidler