

**DEFENSIVE GUN USE (DGU) REFERS TO THE UTILIZATION OF A FIREARM TO PROTECT ONESELF OR OTHERS. RESEARCH SUGGESTS THERE ARE OVER ONE MILLION OCCURRENCES OF DGU IN THE U.S. EACH YEAR!**

It is estimated that at 70-80 million Americans own at least one firearm. A recent Gallup poll indicates that concern over personal safety is the most common reason given for owning a gun.

But what happens if a law-abiding citizen is actually forced to use a gun to protect his/her self, a loved one, or their personal property? There will be an investigation – and potentially a criminal trial. Even an eventual acquittal provides no guarantee that the “victim” or his/her family members won’t sue in civil court.

Many homeowner policies specifically exclude firearm use – even in self defense – as a covered exposure, deeming it to be an intentional act. That leaves the gun owner personally liable for legal expenses, bail bond costs, and any judgments awarded through a civil action. That’s why we introduced the Firearm Liability product.

*Consider some of the features of our offering:*

- **Civil Actions – Legal Defense.** Provides expert legal counsel to protect you against civil litigation arising out of the covered use of a firearm for self-defense.
- **Civil Actions – Indemnity.** In the event of an adverse civil judgment occurring from a covered event, the policy will pay monetary awards (up to the limit of liability).
- **Criminal Actions – Legal Defense Reimbursement.** Policy will reimburse insured for reasonable legal expenses incurred while defending him/herself against criminal charges arising from the use of a firearm in self-defense (up to the limit of liability).

- **Criminal Actions – Legal Defense Retainer.** Advances funds to the insured to cover the cost of retaining legal counsel to defend against a criminal action.
- **Criminal Actions – Bail Bond.** Advances funds to cover the cost of securing a bail bond.
- **Compensation While in Court.** Compensation for loss of earnings resulting from time off taken from work to assist the insurance carrier in the investigation or defense of a covered claim.
- **Firearm Theft Civil Liability.** Provides legal defense for civil actions resulting from bodily injury/property damage caused by firearm stolen from the insured.
- **Psychological Sessions.** Reimbursement for therapy sessions with a licensed professional to help the insured cope with the trauma associated with using a firearm in self-defense.
- **Legal Defense Hotline.** Access to a hotline staffed by legal professionals. This service provides advice on questions relating to the use of a firearm in self-defense.



# You Can Use Your Gun in Self Defense and Still Wind Up Being the Victim



**Don't Pay The Price For Someone Else's Crime. Consider Buying a Firearm Liability Policy and Protect Your Personal Assets!**

