



HB 430 Firearms – Liability Insurance – Public Wearing and Carrying

UNFAVORABLE

The Maryland State Rifle & Pistol Association (MSRPA) opposes HB 430.

This bill would require that carry permit holders be covered by certain liability insurance to cover claims for property damage, bodily injury, or death arising from an accident resulting from the person's use or storage of a firearm of up to \$300,000 for damages arising from the same incident. This legislation will impact hunters, trap shooters, range shooters, and even youth groups, such as 4H and Scouts. A person who violates this section is guilty of a misdemeanor and on conviction is subject to loss of the person's right to possess a regulated firearm, a rifle, and a shotgun.

The following questions and comments deserve consideration and scrutiny:

- Only law-abiding citizens who lawfully own guns will be subject to this regulation. How will criminals be subject to this regulation? This insurance will not cover criminal acts. How would this bill prevent violence?
- This bill discriminates against those with lesser economic means.
- It is unclear whether the mandated insurance coverage even exists. What happens when a person can't get coverage? In other states, such as in New Jersey, there are instances where gun owners could not find concealed carry liability insurance policies. This bill does not address this glaring oversight.
- Is this an attempt by the state to withhold concealed carry permits?
- The state would need a registry of guns and insurance to know who has or does not have coverage. Was this the purpose of the legislation – to establish a gun registry?
- This is basically a fee to exercise a constitutional right. This insurance mandate unreasonably burdens a citizen's Second Amendment right to carry a firearm in public for self-defense, thus making it unconstitutional.

The MSRPA respectfully requests an unfavorable report on HB 430.

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The MSRPA is the official National Rifle Association state organization for Maryland. The MSRPA's mission is to defend your rights in Maryland, support training in firearm safety and shooting skills through its affiliated clubs, and sponsor and sanction local competition throughout the state.