



2A Maryland

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House Bill 430
Firearm Liability Insurance – Public Wearing and Carrying
UNFAVORABLE

The title of House Bill 430 would lead the uninitiated to believe the scope of this bill is limited to handguns and persons who are wear and carry permit holders, but this is not the case. This bill applies to all types of firearms and to all the shooting sports and law enforcement activities whenever the firearm is loaded. The requirement for a minimum of \$300,000 in liability insurance for a person simply holding a loaded firearm also extends to cover how that person stores the firearm.

The bill even applies to persons who do not actually own a firearm but use another persons' firearm. While Maryland's Handgun Qualification License (HQL) will probably be declared unconstitutional, while the HQL remains in effect, students must first have insurance before they can complete the HQL certification course.

The language will have a devastating impact on private citizens, hunters, commercial ranges, and sport shooting clubs. State and local law enforcement, sheriffs, and private security agencies are not exempt from this requirement. The negative impact on Scouting, Venturing, 4H and FFA programs will destroy these programs. It is unknown if insurance companies will even write the personal insurance policies required under this bill when the insured is a minor. Similar insurance for adults incurs an annual premium cost ranging between \$350 and \$500.

There is no language in the bill to describe how the bill will be enforced. Law enforcement does not have access to insurance company records. A certificate of insurance in the citizen's possession proves nothing beyond when the policy expires presuming the citizen did not cancel the policy.

To anticipate the armed criminals who infest our society will obtain and maintain liability insurance is naive in the extreme. Why should they? Most criminals are already prohibited from owning or possessing firearms which renders this bill's penalty provisions moot.

We request an unfavorable report on House Bill 430.

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