

# Law Enforcement Gun Liability Coverage



## WHAT DOES GUN LIABILITY INSURANCE PROTECT AGAINST?

### CIVIL LIABILITY

Our policy provides legal defense coverage to protect you against Civil Liability claims as a result of your use of a firearm in an act of self-defense. In addition, subject to your policy limit of liability, we will pay damages on your behalf that you become legally obligated to pay.

### MOONLIGHTING

This policy provides coverage for Civil Liability, Defense Costs and Criminal Defense Reimbursement Coverage for the use of your firearm when working as an independent contractor providing security protection in a capacity other than law enforcement.



## Protecting Those Who Protect Others

## CASH ADVANCE FOR ATTORNEY RETAINER AND CRIMINAL DEFENSE REIMBURSEMENT

If you are criminally charged, due to your use of a firearm in an act of self-defense, our policy will advance \$10,000 for an attorney retainer. If those charges are subsequently dismissed, or you are acquitted, we will reimburse your defense costs up to \$100,000.

## EXCESS FIREARM LIABILITY COVERAGE

We provide Civil Liability, Defense Costs and Criminal Defense Reimbursement Coverage for the use of your firearm in a law enforcement act. Coverage is on an excess basis, when no other coverage is available to you, or no other coverage has been disclaimed.

PROUD ILLINOIS PARTNERS WITH



### AURORA OFFICE

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### ROCKFORD OFFICE

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## POLICY COVERAGE INCLUDES:

- Active or Retired Law Enforcement Officers
- Spouse
- All Household Family Members (under age 25)
- Civil Defense Coverage
- \$250,000 Civil Liability Coverage
- Coverage When Moonlighting
- \$10,000 Cash Advance for Attorney Retainer (if Criminally Charged)
- \$100,000 Criminal Defense Reimbursement
- Excess Firearm Liability Coverage for Law Enforcement Acts
- Supplemental Income Benefit
- \$5,000 Family Grief Counseling
- \$10,000 Relocation Benefit

### Active Duty

**\$349/Year or \$29.08/Month**

### Retirees

**\$229/Year or \$19.05/Month**



Policy is underwritten by:

This brochure should not be solely relied upon when purchasing coverage and is for informational purposes only. All coverages are subject to the terms and limitations of your policy.