

## Your best protection if you're forced to use your gun in self-defense.

Most of us carry at least one insurance policy. Whether that policy covers your home, your car, your health or your life, in most cases you choose to protect yourself against the unexpected.

Most **gun owners** view our possession of firearms as an insurance policy in itself. A firearm in the nightstand or carried concealed is self-administered insurance against those who could harm us.

But what if the unthinkable happens? If you're forced to use your firearm in **self-defense**, what happens in the aftermath of the incident?

We see this scenario play out regularly across the country. A legally armed citizen uses a gun in self-defense, then appears in court to prove that the legal requirements were met to justify using deadly force. When the court rules that the citizen complied with the law and is not guilty of any crime, life just goes on, right?

*It's not always that simple.* Any court case could result in you spending tens of thousands of dollars to protect your freedom and clear your name. Even once you're cleared of all criminal charges, the family of the deceased might take further action to sue you in civil court for wrongful death. Once a civil trial determines you are not liable for damages, you could still face a pile of legal bills in the process.

With the expansion of concealed carry in the United States, insurance providers are now offering concealed carry and self-defense insurance policies. Since several coverage options are now available from a number of providers, there's an abundance of factors to consider when choosing a self-defense insurance plan.

### **How to Choose the Best Plan**

First, consider any coverage you may already be entitled to through your homeowner's insurance. Most homeowner's insurance policies have clauses that may either enable or prevent your current plan from covering you in a self-defense scenario on your own property. It is worth speaking with your insurance agent to figure out what kind of coverage—if any—is included in your current plan.

Second, study the **state laws** where you reside. Many states have Stand Your Ground laws that protect individuals against civil suits in lawful self-defense scenarios. Generally, these laws make it unlikely that you will face a civil suit when rightfully defending yourself.

If you're not likely to face a civil suit due to state laws, then it may not make sense to pay a premium for insurance coverage. However, if your state's laws don't favor self-defense scenarios, you may want to consider an insurance plan that covers the costs of civil lawsuits.

Please note that it's very important to stay abreast of the laws in your state. Legislation is ever-changing, and it bears noting that in the current political climate, there is significant push-back against established Stand Your Ground laws.

Next, consider the varying levels of insurance coverage provided. Most policies offer more than one level of protection. The more you pay monthly or yearly, the greater amount of civil and criminal coverage you may be entitled to during a trial.

It is important to note that, for criminal trials, most plans only offer reimbursement for money spent defending yourself. Several insurance plans will not provide money upfront for a criminal proceeding and will only pay out if you are found not guilty.

However, many plans will cover your legal bills for civil cases up to the plan limit. It's also recommended to carefully consider how much coverage you feel you might need based upon where you live. Going to court in one jurisdiction versus another can be a much different experience, and this can lead to vastly different costs.

It's likely that if you were ever caught up in a high-profile self-defense case, any of the plans mentioned later in this article would only cover a fraction of your criminal proceedings costs.

### **Additional Considerations**

The final things to consider when choosing self-defense insurance are any additional features included in the plan. For example, find out whether a plan will cover fees for an expert witness and whether those fees are provided upfront or reimbursed later.

Also, always find out if the plan provides an attorney for you or if it allows you to pick an attorney whom you feel will represent you best. Likewise, determine if the plan covers your family members during a self-defense incident within your home using your firearm.

Some plans may also provide access to networks of resources, such as expert witnesses, for use in your trial.

### **Do Your Homework**

When choosing self-defense insurance, it's important to research the different plans available and choose one you're comfortable with that closely fits your needs.

Due to the unique nature of these plans and the sensitive subject matter, there's not much in the way of readily accessible information detailing customers' individual experiences with the various insurance providers.

If you have suggestions for choosing concealed carry insurance, please comment below to help others with this process.

To guide you toward the best coverage options for you, here's an overview of several common concealed carry insurance providers:

**Self-defense Insurance includes coverage for:**

- **Criminal defense reimbursement and civil suit damages**, up to the limit selected
- The cost of **civil suit defense**, in addition to the limit of liability for bodily injury and property damage
- **Criminal defense reimbursement** for alleged criminal actions involving self-defense when you are acquitted of charges
- **Bodily injury or property damage** caused by the use of a firearm

**Annual Liability Limit Options:**

**\$165 annually:**

\$100,000 combined single limit with a \$50,000 criminal defense reimbursement.

**\$254 annually:**

\$250,000 combined single limit with a \$50,000 criminal defense reimbursement.

**\$400 annually:**

\$500,000 combined single limit with a \$100,000 criminal defense reimbursement.

**\$600 annually:**

\$1,000,000 combined single limit with a \$100,000 criminal defense reimbursement.

This bundle of coverage is the only Self-defense Insurance exclusively endorsed by the National Rifle Association.

**Protect yourself and your assets. Purchase Self-defense Insurance online today!**

To start a policy today email [gunauthority@gmail.com](mailto:gunauthority@gmail.com) or call

**(916) 858 8123 and talk with an Insurance Agent Today. You will be glad you did.**