

SENATE BILL 577

E4, C4

3lr1528
CF 3lr2224

By: **Senators Raskin and Ferguson**

Introduced and read first time: February 1, 2013

Assigned to: Judicial Proceedings

A BILL ENTITLED

1 AN ACT concerning

2 **Public Safety – Firearms – Liability Insurance Requirement**

3 FOR the purpose of requiring a person who possesses a firearm to maintain certain
4 liability insurance; requiring a person who sells, rents, or transfers a firearm to
5 verify that the purchaser, lessee, or transferee has certain liability insurance;
6 establishing certain penalties for a violation of this Act; requiring a person who
7 possesses a firearm before the effective date of this Act to comply with the
8 requirements of this Act on or before a certain date; defining certain terms; and
9 generally relating to liability insurance requirements for firearms.

10 BY adding to

11 Article – Public Safety

12 Section 5–601 and 5–602 to be under the new subtitle “Subtitle 6. Firearm
13 Liability Insurance”

14 Annotated Code of Maryland

15 (2011 Replacement Volume and 2012 Supplement)

16 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF
17 MARYLAND, That the Laws of Maryland read as follows:

18 **Article – Public Safety**

19 **SUBTITLE 6. FIREARM LIABILITY INSURANCE.**

20 **5–601.**

21 (A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS
22 INDICATED.

23 (B) “FIREARM” HAS THE MEANING STATED IN § 5–101 OF THIS TITLE.

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 **(C) “RENT” MEANS THE TEMPORARY TRANSFER FOR CONSIDERATION**
2 **OF A FIREARM THAT IS TAKEN FROM THE REAL PROPERTY OF THE OWNER OF**
3 **THE FIREARM.**

4 **5-602.**

5 **(A) A PERSON THAT POSSESSES A FIREARM SHALL MAINTAIN LIABILITY**
6 **INSURANCE THAT PROVIDES COVERAGE OF AT LEAST \$250,000 FOR**
7 **ACCIDENTAL INJURIES CAUSED BY THE FIREARM.**

8 **(B) A PERSON MAY NOT SELL, RENT, OR TRANSFER A FIREARM TO A**
9 **PURCHASER, LESSEE, OR TRANSFEREE UNLESS THE PERSON HAS VERIFIED**
10 **THAT THE PURCHASER, LESSEE, OR TRANSFEREE HAS THE LIABILITY**
11 **INSURANCE REQUIRED UNDER THIS SECTION.**

12 **(C) A PERSON WHO VIOLATES THIS SECTION IS SUBJECT TO A FINE NOT**
13 **EXCEEDING \$1,000.**

14 SECTION 2. AND BE IT FURTHER ENACTED, That a person who possesses a
15 firearm before the effective date of this Act shall comply with the requirements of this
16 Act on or before January 1, 2014.

17 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
18 October 1, 2013.