

MAR 09 2018

SENATE RESOLUTION

ENCOURAGING THE ESTABLISHMENT OF A LIABILITY INSURANCE
REQUIREMENT FOR ALL PURCHASERS, OWNERS, AND SELLERS OF
FIREARMS.

1 WHEREAS, interest in personal liability insurance for
2 firearm owners and sellers has expanded with the media focus on
3 firearm-related events and the public discussion of liability
4 issues; and

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6 WHEREAS, while coverage is available through some gun owner
7 associations, such as the National Rifle Association, and
8 through specialty insurers, the liability component of
9 homeowners and renters insurance policies offers some protection
10 for gun owners; and

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12 WHEREAS, although insurers do not cover illegal acts, most
13 policies include an exception for the use of reasonable force to
14 protect people or property; and

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16 WHEREAS, in some states, required liability insurance pays
17 innocent parties harmed intentionally by insured drivers; and

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19 WHEREAS, legislation was introduced in the State of New
20 York in the 2013-2014 Regular Sessions requiring any person who
21 owns a firearm to obtain and maintain a policy of liability
22 insurance prior to owning the firearm; and

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24 WHEREAS, legislation was introduced in the State of
25 Washington in the 2017 Regular Session prohibiting any person
26 from purchasing or owning a firearm unless the person is covered
27 by a qualified liability insurance policy; now, therefore,

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29 BE IT RESOLVED by the Senate of the Twenty-ninth
30 Legislature of the State of Hawaii, Regular Session of 2018,
31 that this body encourages the establishment of a liability
32 insurance requirement for all purchasers, owners, and sellers of
33 firearms; and

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S.R. NO. 110

1 BE IT FURTHER RESOLVED that certified copies of this
 2 Resolution be transmitted to the Governor, President of the
 3 Senate, Speaker of the House of Representatives, Auditor, and
 4 Insurance Commissioner.
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