

DEFENSIVE GUN USE (DGU) REFERS TO THE UTILIZATION OF A FIREARM TO PROTECT ONESELF OR OTHERS. RESEARCH SUGGESTS THERE ARE OVER ONE MILLION OCCURRENCES OF DGU IN THE U.S. EACH YEAR!

It is estimated that at 70-80 million Americans own at least one firearm. A recent Gallup poll indicates that concern over personal safety is the most common reason given for owning a gun.

But what happens if a law-abiding citizen is actually forced to use a gun to protect his/her self, a loved one, or their personal property? There will be an investigation – and potentially a criminal trial. Even an eventual acquittal provides no guarantee that the “victim” or his/her family members won’t sue in civil court.

Many homeowner policies specifically exclude firearm use – even in self defense – as a covered exposure, deeming it to be an intentional act. That leaves the gun owner personally liable for legal expenses, bail bond costs, and any judgments awarded through a civil action. That’s why we introduced the Firearm Liability product.

Consider some of the features of our offering:

- **Civil Actions – Legal Defense.** Provides expert legal counsel to protect you against civil litigation arising out of the covered use of a firearm for self-defense.
- **Civil Actions – Indemnity.** In the event of an adverse civil judgment occurring from a covered event, the policy will pay monetary awards (up to the limit of liability).
- **Criminal Actions – Legal Defense Reimbursement.** Policy will reimburse insured for reasonable legal expenses incurred while defending him/herself against criminal charges arising from the use of a firearm in self-defense (up to the limit of liability).

- **Criminal Actions – Legal Defense Retainer.** Advances funds to the insured to cover the cost of retaining legal counsel to defend against a criminal action.
- **Criminal Actions – Bail Bond.** Advances funds to cover the cost of securing a bail bond.
- **Compensation While in Court.** Compensation for loss of earnings resulting from time off taken from work to assist the insurance carrier in the investigation or defense of a covered claim.
- **Firearm Theft Civil Liability.** Provides legal defense for civil actions resulting from bodily injury/property damage caused by firearm stolen from the insured.
- **Psychological Sessions.** Reimbursement for therapy sessions with a licensed professional to help the insured cope with the trauma associated with using a firearm in self-defense.
- **Legal Defense Hotline.** Access to a hotline staffed by legal professionals. This service provides advice on questions relating to the use of a firearm in self-defense.

Interested in applying for coverage? A simple, one-page application is provided with this brochure. It provides a number of different coverage options so you can pick the one that best suits your needs. To apply, simply complete the form and mail it back to us with payment. We accept remittance by check or credit card.



This brochure is for informational purposes only. Consult the policy for actual terms, conditions, and exclusions of coverage. Policy terms may vary based on individual state requirements. Coverage for claims will be determined on their own merit.

You Can Use Your Gun in Self Defense and Still Wind Up Being the Victim



Don't Pay The Price For Someone Else's Crime. Consider Buying a Firearm Liability Policy and Protect Your Personal Assets!



FIREARM LIABILITY INSURANCE APPLICATION

Return Applications To:
Rockwood Programs, Inc
3001 Philadelphia Pike
Claymont, DE 19703
(800) 558 - 8808 / Fax: (302) 764 - 5477
www.rockwoodinsurance.com

NOTICE: THIS IS A CLAIMS-MADE FORM: EXCEPT TO SUCH EXTENT AS MAY OTHERWISE BE PROVIDED HEREIN, THE COVERAGE OF THIS POLICY IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY WHILE THE POLICY IS IN FULL FORCE. PLEASE REVIEW THE POLICY CAREFULLY. COVERAGE IS WRITTEN ON A SURPLUS LINES BASIS THROUGH CERTAIN UNDERWRITERS AT LLOYDS, LONDON

SELECT YOUR PLAN

INSURANCE POLICY LIMITS		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Criminal Defense							
Immediate Attorney Retainer	\$ 5,000		\$ 10,000		\$ 15,000		\$ 25,000
Legal Expense Reimbursement	\$ 20,000		\$ 40,000		\$ 60,000		\$ 125,000
Total Criminal Aggregate	\$ 25,000		\$ 50,000		\$ 75,000		\$ 150,000
Civil Actions							
Legal Defense	\$ 50,000		\$ 100,000		\$ 300,000		\$ 500,000
Damages, Awards, & Judgments	\$ 50,000		\$ 100,000		\$ 300,000		\$ 500,000
Total Civil Action Aggregate	\$ 50,000		\$ 100,000		\$ 300,000		\$ 500,000
Firearm Theft Civil Liability	\$ 50,000		\$ 100,000		\$ 300,000		\$ 500,000
Psychological Support	N/A		10 Sessions		10 Sessions		20 Sessions
Compensation While in Court (Per Day)	N/A		Up to \$250		Up to \$250		Up to \$350
Immediate Cash for Bail Bond	\$ 2,500		\$ 5,000		\$ 5,000		\$ 10,000
Legal Consultation Hotline (Per Year)	Max 2 hours		Max 2 hours		Max 2 hours		Max 2 hours
FULL AMOUNT DUE*:	\$135.00		\$175.00		\$215.00		\$425.00
							\$775.00

(*) Rates shown include all applicable premiums, taxes, and fees.

- A. Name of Applicant: _____
 Applicant Address: _____
 Phone: _____ Fax: _____ E-Mail: _____
 Gender: Male Female Date of Birth: _____
- B. Are you a member of any hunting/sportsmen clubs or firearm-related Associations? Yes No If "Yes", please list: _____
- C. Have you ever been the subject of a lawsuit, criminal investigation, civil proceeding, or other legal action due to the use of a firearm? Yes No If "Yes", please provide details on a separate sheet.
- D. Do you currently have, or have applied for licenses or permits to own and carry a firearm under Federal, State and local law, regulations, ordinances and rules? Yes No If "Yes", please list State(s) in which you hold or have applied for such licenses or permits: _____

Payment Options

- A. Check For Full Amount Due, Payable To Rockwood Programs, Inc.
 B. Credit Card VISA MasterCard AMEX NOTE: Cardholder name and address must match that of Applicant

_____ CREDIT CARD NUMBER _____ EXP DATE _____ CCV _____

THE APPLICANT WARRANTS THAT THE STATEMENTS AND RESPONSES TO THE QUESTIONS ON THIS APPLICATION ARE TRUE AND COMPLETE. THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE COMPANY, NOR DOES IT OBLIGATE THE COMPANY TO ISSUE A POLICY. SUCH POLICY MAY BE CANCELLED BY THE COMPANY FROM INCEPTION UPON DISCOVERY THAT THE POLICY WAS OBTAINED THROUGH A FRAUDULENT STATEMENT, OMISSION, OR CONCEALMENT OF THE FACTS MATERIAL TO THE ACCEPTANCE OF THE RISK OR HAZARD ASSUMED.

PRODUCING AGENCY NAME: _____
 AGENCY ADDRESS: _____
 AGENCY PHONE: _____ E-MAIL: _____