

A BILL TO BE ENTITLED

AN ACT

relating to liability insurance for firearm ownership.

BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

SECTION 1. Chapter 411, Government Code, is amended by adding Subchapter T to read as follows:

SUBCHAPTER T

LIABILITY INSURANCE FOR FIREARMS

Sec. 411.701. DEFINITIONS. In this subchapter:

(1) "Firearm" means any weapon that is designed, made, or adapted to expel a projectile by the action of an explosive and includes, but is not limited to, pistols, rifles, shotguns, and machine guns.

(2) "Liability insurance" means insurance coverage that provides financial protection against lawsuits arising from the use or ownership of a firearm.

Sec. 411.702. INSURANCE COVERAGE REQUIREMENT. (a) Every owner of a firearm shall maintain liability insurance coverage in an amount of not less than \$100,000 per occurrence for injury to or death of one person, and in an amount of not less than \$300,000 for injury to or death of two or more people, and in an amount of not less than \$50,000 for damage to property.

(b) The liability insurance coverage required by this section shall be in effect at all times that the firearm is in the possession of the owner.

1 Sec. 411.703. PROOF OF INSURANCE. (a) Every owner of a
2 firearm shall provide proof of insurance coverage as required by
3 this chapter to any law enforcement officer upon request.

4 (b) Every owner of a firearm in Texas shall provide proof of
5 insurance coverage to the department upon application for a
6 firearms license or renewal of a firearms license.

7 Sec. 411.704. EXCEPTIONS. This subchapter shall not apply
8 to members of the armed forces of the United States or the National
9 Guard, when on duty, or to peace officers.

10 Sec. 411.705. ADMINISTRATIVE PENALTIES. (a) Any person who
11 violates any provision of this chapter shall be subject to a fine of
12 not less than \$100 and not more than \$1,000 for each violation.

13 (b) Any person who knowingly provides false proof of
14 insurance coverage shall be subject to a fine of not less than
15 \$1,000 and not more than \$10,000 for each violation.

16 SECTION 2. This Act takes effect September 1, 2023.