

# GUN LIABILITY INSURANCE for Illinois Gun Owners

- Civil Liability
- Personal Liability
- Criminal Defense  
Reimbursement



## Who Needs Gun Owners Liability Coverage?

Gun Liability Insurance is designed for concealed carry license or FOID card holders who want to protect their assets and their freedom.



Don't Get Caught On The Wrong Side  
Of The Law Without Adequate Protection

FOR MORE INFORMATION ON THIS UNIQUE PRODUCT VISIT:  
[www.insuremygunliability.com](http://www.insuremygunliability.com) or [gunliability@spriska.com](mailto:gunliability@spriska.com)

Don't get caught on  
the wrong side of the  
law!



# Need Gun Liability Coverage?

A SPRISKA Gun Liability policy is superior to the competition!

SPRISKA	Other Insurance
Primary Coverage - Responds to civil liability claims on a primary basis regardless of other available coverage	Excess Coverage - Policy responds once homeowners limit of liability has been paid
Specific Limits of Liability - Personal Liability, Self-Defense Coverage, and Criminal Defense Reimbursement each have their own specific limit of liability and are not "shared" limits	Shared Limits - Payment under Criminal Defense Coverage erodes Self-Defense coverage limits
For Self-Defense and Criminal Defense, "occurrence" as defined under the policy is an "act of self-defense" which results in bodily injury or property damage	"Occurrence" defined as an "accident" which results in bodily injury and property damage. Acts of self-defense may not trigger an "occurrence" under the policy
No intoxication exclusion	Excludes coverage while under the influence of alcohol, intoxicants, narcotics or other mind altering substances; doesn't define intoxicants, or establish thresholds for being "under the influence"
\$100,000 Criminal Defense Reimbursement less than \$300 annually	\$100,000 Criminal Defense Reimbursement \$400 annually plus required membership
Automatic coverage for spouses and domestic partners	Spousal coverage requires additional premium charge

## Standard Protection Plan

*\$100,000 Self-Defense Coverage*  
*\$100,000 Personal Liability Protection*  
*\$50,000 Criminal Defense Reimbursement*  
**\$149 Annually with Concealed Carry License**  
**\$189 Annually with FOID Card only**

## Premium Protection Plan

*\$250,000 Self-Defense Coverage*  
*\$250,000 Personal Liability Protection*  
*\$100,000 Criminal Defense Reimbursement*  
**\$249 Annually with Concealed Carry License**  
**\$299 Annually with FOID Card only**

**SPRISKA**  
 SPECIALTY RISK OF AMERICA

GunLiability@spriska.com

(855) 350-2789

Visit [insuremygunliability.com](http://insuremygunliability.com) for  
more information on how to purchase  
your policy today.