Firearms & Ammunition Insurance

Manufacturing & products - coverage overview, limitations and how to get a quote



OVERVIEW

Firearms and ammunition makers need specialty products liability, and carriers focus on federal licensing, design history, proof testing and powder storage.

WHAT'S COVERED

Products liability
Claims from malfunction, misfire or defective design.

Inventory and stock
Firearms, components, powder and finished ammunition.

Crime and theft
Theft of firearms from the plant or in transit.

Property and machinery
Buildings, CNC equipment and reloading presses.

Transit
Shipments to distributors and dealers.

Good to know
Proof testing on every barrel or lot, solid vault storage and a clean ATF inspection history help most with pricing.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Criminal misuse claims on many forms
- × ATF fines and penalties
- × NFA items unless specifically disclosed

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- FFL and SOT numbers
- Product list with calibers and models
- ATF inspection history
- Powder storage and vault details

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/firearms-and-ammunition/

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