Firearms Dealer Insurance

Retail & wholesale - coverage overview, limitations and how to get a quote



OVERVIEW

Firearms dealers face products, theft and liability exposures that many carriers avoid, and specialty markets look at FFL status, storage security, gunsmithing and range use.

WHAT'S COVERED

General liability
Customer injuries and property damage at your shop.

Products liability
Claims from firearms, ammunition and accessories you sell.

Inventory and theft
Firearms and stock against fire, burglary and theft.

Gunsmithing E&O
Errors in repair or modification work.

Range liability
Injuries at an on-site shooting range, if you have one.

Good to know
A vault or locked cases with cable locks, after-hours storage in a safe and full FFL compliance open the most markets.

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:

- × Firearms modified to full automatic
- × Reloaded ammunition and claims from intentional misuse on many policies

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 license numbers
- Inventory value and storage method
- Sales split new, used and ammunition
- Five years of loss runs

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-dealer/

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