Gun Store Insurance

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



OVERVIEW

Gun store insurance combines general and products liability with property, theft and business income protection designed for firearms retailers.

WHAT'S COVERED

General liability
Customer injuries and property damage at your store.

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

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

Business income
Lost income while the store is closed after a covered loss.

Crime and employee theft
Cash, inventory shrink and dishonest employees.

Gunsmithing E&O
Errors in repair, modification or custom work.

Range and training liability
On-site ranges, rentals and classes, if you offer them.

Gun shows and transit
Inventory away from your store.

Good to know
A vault or safes after hours, a monitored alarm, recorded cameras and a clean ATF inspection history open the most markets. Firearm thefts must be reported to the ATF within 48 hours of discovery.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Unlawful transfers or full-automatic conversions
- × Reloaded ammunition and on-site shooting unless specifically added

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
- Peak and average inventory value
- Sales split: new, used, ammunition, accessories
- Security details: vault, alarm and cameras
- ATF inspection history
- 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/gun-store/

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