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SENATE BILL 5795

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State of Washington

65th Legislature

2017 Regular Session

By Senator Chase

1 AN ACT Relating to liability insurance requirements for firearm  
2 owners and purchasers; adding a new section to chapter 9.41 RCW;  
3 prescribing penalties; and providing an effective date.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 NEW SECTION. **Sec. 1.** A new section is added to chapter 9.41 RCW  
6 to read as follows:

7 (1) It is unlawful for a person:

8 (a) To purchase a firearm unless, at the time of the purchase,  
9 the purchaser presents to the seller proof that the purchaser is  
10 covered by a qualified liability insurance policy;

11 (b) To sell a firearm unless, at the time of the sale, the seller  
12 verifies that the purchaser is covered by a qualified liability  
13 insurance policy; and

14 (c) Who owns a firearm purchased on or after the effective date  
15 of this section not to be covered by a qualified liability insurance  
16 policy.

17 (2) Subsection (1) of this section does not apply to the purchase  
18 or sale of a firearm for the use of the United States or any  
19 department or agency of the United States, or the state or any  
20 department, agency, or political subdivision of the state.

1 (3) A person who violates this section is subject to a fine in an  
2 amount of up to ten thousand dollars.

3 (4) For the purposes of this section, "qualified liability  
4 insurance policy" means, with respect to the purchaser of a firearm,  
5 a policy that:

6 (a) Provides liability insurance covering the purchaser  
7 specifically for losses resulting from use of the firearm while it is  
8 owned by the purchaser; and

9 (b) Is issued by an insurer licensed or authorized by the office  
10 of the insurance commissioner to provide the coverage.

11 NEW SECTION. **Sec. 2.** Section 1 of this act takes effect January  
12 1, 2018.

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