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**SENATE BILL 5963**

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**State of Washington 68th Legislature 2024 Regular Session**

**By** Senators Kuderer, Valdez, Hunt, Lovelett, Nobles, Pedersen, Stanford, Trudeau, Wellman, and C. Wilson

AN ACT Relating to insurance requirements relating to the ownership of certain deadly weapons; adding a new section to chapter 9.41 RCW; adding a new section to chapter 48.15 RCW; adding a new section to chapter 48.17 RCW; and providing an effective date.

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

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

(1) A person who owns a firearm shall obtain and continuously maintain in full force and effect a residential dwelling policy from an insurer that is authorized to do business in this state, covering losses or damages resulting from the accidental or unintentional discharge of the firearm including, but not limited to, death or injury to persons who are not an insured person under the policy and property damage.

(2) This section does not require an insurer to defend or indemnify the insured beyond the terms or limits of their policy.

(3) A person who owns a firearm shall keep valid and current written evidence of the coverage described in subsection (1) of this section readily available at the location where each firearm is stored.

NEW SECTION. **Sec.**  A new section is added to chapter 48.15 RCW to read as follows:

(1) Every surplus line broker licensed to do business in this state, prior to the sale of a new residential dwelling policy or renewing a residential dwelling policy, shall ask whether any of the named insureds on the policy contract own a firearm. If the person purchasing the policy responds affirmatively that any of the prospective or named insureds on the contract own a firearm, the surplus line broker shall also ask if the firearm or firearms are securely stored. If any of the prospective or named insureds are a firearm owner, the surplus line broker must inform the prospective or named insured purchasing the policy of the requirements in section 1 of this act.

(2) The commissioner shall adopt, by rule, standards for surplus line brokers to attest that the requirements of subsection (1) of this section have been met.

(3) For the purposes of this section:

(a) "Residential dwelling policy" means any personal line insurance policy that includes either property or general casualty coverage, or both, meant to provide insurance for a residence. This includes, but is not limited to, homeowner, renter, condominium, mobile home, manufactured home, umbrella, and excess liability policies.

(b) "Securely stored" means the firearm or firearms are stored in a locking gun safe or secured with a trigger lock or similar device that is designed to prevent the unauthorized use or discharge of the firearm.

NEW SECTION. **Sec.**  A new section is added to chapter 48.17 RCW to read as follows:

(1) Every insurance producer licensed to do business in this state, prior to the sale of a new residential dwelling policy or renewing a residential dwelling policy, shall ask whether any of the prospective or named insureds on the policy contract own a firearm. If the person purchasing the policy responds affirmatively that any named insureds on the policy contract own a firearm, the insurance producer shall also ask if the firearm or firearms are securely stored. If any of the prospective or named insureds are a firearm owner, the insurance producer must inform the prospective or named insured purchasing the policy of the requirements in section 1 of this act.

(2) The commissioner shall adopt, by rule, standards for insurers and insurance producers to attest that the requirements of subsection (1) of this section have been met.

(3) For the purposes of this section:

(a) "Residential dwelling policy" means any personal line insurance policy that includes either property or general casualty coverage, or both, meant to provide insurance for a residence. This includes, but is not limited to, homeowner, renter, condominium, mobile home, manufactured home, umbrella, and excess liability policies.

(b) "Securely stored" means the firearm or firearms are stored in a locking gun safe or secured with a trigger lock or similar device that is designed to prevent the unauthorized use or discharge of the firearm.

NEW SECTION. **Sec.**  This act takes effect January 1, 2025.

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