

SECOND REGULAR SESSION

# HOUSE BILL NO. 2103

102ND GENERAL ASSEMBLY

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INTRODUCED BY REPRESENTATIVE PHIFER.

4567H.011

DANA RADEMAN MILLER, Chief Clerk

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## AN ACT

To amend chapter 571, RSMo, by adding thereto one new section relating to insurance requirements for firearm owners.

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*Be it enacted by the General Assembly of the state of Missouri, as follows:*

Section A. Chapter 571, RSMo, is amended by adding thereto one new section, to be  
2 known as section 571.900, to read as follows:

**571.900. 1. Any person who resides in this state and owns or possesses a firearm  
2 in this state shall obtain and continuously maintain in full force and effect a  
3 homeowner's, renter's, or firearm liability insurance policy from an insurer authorized  
4 to transact insurance in this state specifically covering losses or damages resulting from  
5 any accidental use of the firearm including, but not limited to, death, injury, and  
6 property damage.**

**7 2. For purposes of this section, a person shall be deemed to be the owner of a  
8 firearm if such firearm is lost or stolen until such loss or theft is reported to the local law  
9 enforcement agency in the jurisdiction in which the firearm owner resides.**

**10 3. Any person who owns a firearm on the effective date of this section shall  
11 obtain the insurance required by this section within thirty days of the effective date of  
12 this section.**

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EXPLANATION — Matter enclosed in bold-faced brackets [thus] in the above bill is not enacted and is intended to be omitted from the law. Matter in **bold-face** type in the above bill is proposed language.