

117TH CONGRESS  
1ST SESSION

# H. R. 1004

To prohibit the sale of a firearm to, and the purchase of a firearm by,  
a person who is not covered by appropriate liability insurance coverage.

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## IN THE HOUSE OF REPRESENTATIVES

FEBRUARY 11, 2021

Mrs. CAROLYN B. MALONEY of New York (for herself and Mr. CARSON) introduced the following bill; which was referred to the Committee on the Judiciary

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## A BILL

To prohibit the sale of a firearm to, and the purchase of  
a firearm by, a person who is not covered by appropriate  
liability insurance coverage.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Firearm Risk Protec-  
5 tion Act of 2021”.

1 **SEC. 2. PROHIBITIONS ON SALE OF FIREARM TO, AND PUR-**  
2 **CHASE OF FIREARM BY, A PERSON NOT COV-**  
3 **ERED BY APPROPRIATE LIABILITY INSUR-**  
4 **ANCE.**

5 (a) PROHIBITIONS.—Section 922 of title 18, United  
6 States Code, is amended by adding at the end the fol-  
7 lowing:

8 “(aa)(1)(A)(i) It shall be unlawful for a person to  
9 purchase a firearm unless, at the time of the purchase,  
10 the purchaser presents to the seller proof that the pur-  
11 chaser is covered by a qualified liability insurance policy.

12 “(ii) It shall be unlawful for a person to sell a firearm  
13 unless, at the time of the sale, the seller verifies that the  
14 purchaser is covered by a qualified liability insurance pol-  
15 icy.

16 “(iii) It shall be unlawful for a person who owns a  
17 firearm purchased on or after the effective date of this  
18 subsection not to be covered by a qualified liability insur-  
19 ance policy.

20 “(B) Subparagraph (A) shall not apply to the pur-  
21 chase or sale of a firearm for the use of the United States  
22 or any department or agency of the United States, or any  
23 State or any department, agency, or political subdivision  
24 of a State.

1       “(2) In paragraph (1), the term ‘qualified liability in-  
2       surance policy’ means, with respect to the purchaser of  
3       a firearm, a policy that—

4               “(A) provides liability insurance covering the  
5       purchaser specifically for losses resulting from use of  
6       the firearm while it is owned by the purchaser; and

7               “(B) is issued by an insurer licensed or author-  
8       ized to provide the coverage by the State insurance  
9       regulatory authority for the State in which the pur-  
10      chaser resides.”.

11      (b) PENALTY.—Section 924 of such title is amended  
12      by adding at the end the following:

13              “(q) Whoever violates section 922(aa) shall be fined  
14      not more than \$10,000.”.

15      (c) EFFECTIVE DATE.—The amendments made by  
16      this section shall apply to conduct engaged in after the  
17      180-day period that begins with the date of the enactment  
18      of this Act.

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