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114TH CONGRESS
1ST SESSION

H. R. 2546

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.

IN THE HOUSE OF REPRESENTATIVES

MAY 21, 2015

Mrs. CAROLYN B. MALONEY of New York (for herself, Mr. LYNCH, Ms. TSONGAS, Mr. GRIJALVA, and Ms. CLARK of Massachusetts) 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.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Firearm Risk Protection Act of 2015".

SEC. 2. PROHIBITIONS ON SALE OF FIREARM TO, AND PURCHASE OF FIREARM BY, A PERSON NOT COVERED BY APPROPRIATE LIABILITY INSURANCE.

(a) PROHIBITIONS.—Section 922 of title 18, United States Code, is amended by adding at the end the following:

''(aa)(1)(A)(i) It shall be unlawful for a person to purchase a firearm unless, at the time of the purchase, the purchaser presents to the seller proof that the purchaser is covered by a qualified liability insurance policy.

''(ii) It shall be unlawful for a person to sell a firearm unless, at the time of the sale, the seller verifies that the purchaser is covered by a qualified liability insurance policy.

''(iii) It shall be unlawful for a person who owns a firearm purchased on or after the effective date of this subsection not to be covered by a qualified liability insurance policy.

''(B) Subparagraph (A) shall not apply to the purchase or sale of a firearm for the use of the United States or any department or agency of the United States, or any State or any department, agency, or political subdivision of a State.

"(2) In paragraph (1), the term 'qualified liability insurance policy' means, with respect to the purchaser of a firearm, a policy that—

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

"(B) is issued by an insurer licensed or authorized to provide the coverage by the State insurance regulatory authority for the State in which the purchaser resides.".

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

"(q) Whoever violates section 922(aa) shall be fined not more than $10,000.".

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

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