

HOUSE BILL 1583

By Pearson

AN ACT to amend Tennessee Code Annotated, Title 4;
Title 38; Title 39; Title 47; Title 56 and Title 68,
relative to firearm insurance.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 1, is amended by adding the following as a new section:

(a) An individual who resides in this state and owns a firearm shall:

(1) Maintain an active homeowner's, renter's, or gun liability insurance policy that insures the individual against losses or damages, including death, injury, or property damage, resulting from the use of the individual's firearm, in an amount of no less than one million dollars (\$1,000,000); and

(2) Upon request by a party that suffers losses or damages resulting from the use of the individual's firearm, provide documentation, such as the declaration page of an insurance policy, an insurance binder, or an insurance card from an insurance company authorized to do business in this state, whether in paper or electronic format, stating that a policy of insurance meeting the requirements of subdivision (a)(1) has been issued.

(b) A violation of subsection (a) is a Class C misdemeanor, punishable only by a fine of not more than three hundred dollars (\$300).

SECTION 2. This act takes effect July 1, 2023, the public welfare requiring it.