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**SENATE BILL 5963**

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**State of Washington**

**68th Legislature**

**2024 Regular Session**

**By** Senators Kuderer and Valdez

Prefiled 01/04/24.

1 AN ACT Relating to insurance requirements relating to the  
2 ownership of certain deadly weapons; adding a new section to chapter  
3 9.41 RCW; adding a new section to chapter 48.15 RCW; adding a new  
4 section to chapter 48.17 RCW; and providing an effective date.

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

6 NEW SECTION. **Sec. 1.** A new section is added to chapter 9.41 RCW  
7 to read as follows:

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

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

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

1        NEW SECTION.    **Sec. 2.**    A new section is added to chapter 48.15  
2 RCW to read as follows:

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

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

17        (3) For the purposes of this section:

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

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

28        NEW SECTION.    **Sec. 3.**    A new section is added to chapter 48.17  
29 RCW to read as follows:

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

1 insured purchasing the policy of the requirements in section 1 of  
2 this act.

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

6 (3) For the purposes of this section:

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

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

17 NEW SECTION. **Sec. 4.** This act takes effect January 1, 2025.

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