



Firearms Liability

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Organisations that employ armed personnel face serious liability exposure: any discharge of a firearm — accidental or unclear — can trigger third-party claims for bodily injury or property damage. With this can follow severe legal, financial and reputational consequences, and substantial defence costs even where liability isn't established.

The Samphire Firearms Liability Safeguard is a specialist liability product protecting organisations against third-party bodily injury and property damage claims arising from the discharge of an authorised firearm.

INSURED EVENTS

Authorised Firearm Discharge

Any discharge or series of discharges of a legally held firearm, carried by an employee or contractor with the insured's full knowledge and permission

PROVIDES COVER FOR

- Third-party bodily injury claims and legal defence costs
- Also arising from damage to property and contents
- Investigation, negotiation and settlement of claims
- Dedicated claims handling support

KEY BENEFITS



Specialist third-party liability cover for organisations deploying legally armed personnel, providing certainty where general policies may be silent or insufficient



Covers liability arising out of bodily injury and property damage from an authorised firearm discharge, including all associated defence and legal expenses



Addresses duty of care to third parties — guests, customers, bystanders — with dedicated limits outside general programmes



Insurer may assume control of defence or settlement, giving policyholders specialist claims expertise when it matters most

Samphire Risk brings together experience and expertise to help you understand what is needed to protect your business, your people, your reputation and your balance sheet from malicious or hostile risks. To find out more, get in touch at underwriting@samphirerisk.com.

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