

2026 -- H 8075

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STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2026

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A N A C T

RELATING TO INSURANCE -- LIABILITY INSURANCE

Introduced By: Representatives Caldwell, Potter, Boylan, Knight, Carson, McEntee,
McGaw, Casimiro, Furtado, and Ajello

Date Introduced: February 27, 2026

Referred To: House Judiciary

It is enacted by the General Assembly as follows:

1 SECTION 1. Chapter 27-7 of the General Laws entitled "Liability Insurance" is hereby
2 amended by adding thereto the following section:

3 **27-7-8. Firearm ownership.**

4 (a) Any individual who owns a firearm shall obtain and continuously maintain a policy of
5 liability insurance in an amount not less than one million dollars (\$1,000,000) specifically covering
6 any damages resulting from any negligent acts involving the use of such firearm while it is owned
7 by such person. Failure to maintain such insurance shall result in the immediate revocation of such
8 owner's registration, license and any other privilege to own such firearm.

9 (b) For purposes of this section, a person shall be deemed to be the owner of a firearm if
10 such firearm is lost or stolen until such loss or theft is reported to the police department or sheriff
11 which has jurisdiction in the county, town or city in which such owner resides.

12 (c) Any person who owns a firearm on the effective date of this section shall obtain the
13 insurance required by this section within thirty (30) days of such effective date.

14 (d) Evidence of insurance shall be kept where firearms are stored or when transported.

15 (e) Proof of liability insurance shall be shown to law enforcement during a lawful
16 encounter.

17 (f) This requirement shall not apply to active duty law enforcement or active duty military
18 personnel.

19 (g) The department of business regulation is hereby authorized to promulgate rules and

1 [regulations necessary to carry out the provisions of this section.](#)

2 SECTION 2. This act shall take effect upon passage.

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EXPLANATION
BY THE LEGISLATIVE COUNCIL
OF
A N A C T
RELATING TO INSURANCE -- LIABILITY INSURANCE

1 This act would require individuals who own firearms to obtain and continuously maintain
2 a policy of liability insurance in an amount of not less than one million (\$1,000,000) dollars. Active
3 duty law enforcement and military are exempt from this requirement.

4 This act would take effect upon passage.

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