



Gun Owner Supplement

Q: Do I have to shoot to be covered?

A: No. Our supplement provides benefits if you use a firearm as a weapon. Our members have protection when they display a firearm for the purpose of using the firearm as a weapon to stop a threat, whether the firearm is discharged or not.

Q: What is an example of unlawful use of a weapon?

A: Taking a firearm into a prohibited place such as an airport, sporting event, bar, etc. is an example of unlawful use of a weapon. This is excluded from certain benefits of the supplement.

Q: Does the supplement cover shotguns/rifles or only handguns?

A: Our supplement covers the use of all legal firearms and other lawful weapons.

Q: If I call the 24/7 emergency assistance line, will I be speaking with a lawyer?

A: Yes. A lawyer will answer your covered emergency questions 24/7/365.

Q: Does the supplement defend me if I get caught carrying a firearm somewhere the law says it's forbidden?

A: No. Our supplement provides legal defense for your use of a firearm anywhere you are legally licensed to carry and be in possession of a firearm.

Q: Will I receive protection outside my state of residence?

A: Yes. You will receive protection for incidents where you lawfully discharge or display a firearm for the purpose of using the firearm as a weapon to stop a threat, whether you discharge the firearm or not. If you are lawfully allowed to carry a firearm within another state, your benefits are available.

Q: If my case is a mistrial or the case must be retried, is that a benefit?

A: Yes. Our supplement provides you representation that includes both civil and criminal trials, as well as any retrials that may be necessary.

Q: Is there a limit to the number of hours for defense under this supplement?

A: No. Our lawyers do not put a limit on the number of hours devoted to your defense; however, there is a limit to the hours included in your supplemental benefits (60 total hours). Once your 20 hours of covered pre-trial hours and 40 hours of covered trial hours are expended (per plan year), you are entitled to unlimited lawyer hours at a 25% discounted rate from the provider Gun Owner Supplement lawyer's standard hourly rate. You may be required to deposit a retainer to cover court costs, out of pocket expenses and

any anticipated discounted lawyer fees. Your firearms program lawyer is there from the beginning until the very end, no matter how long it may take.

Q: Does the supplement cover criminal charges?

A: Yes. Our supplement protects the member and member's spouse in covered criminal charges related to the use of all legal firearms.

Q: Does the supplement provide bond services if I'm charged with a crime for the use of a firearm?

A: No. Our supplement does not cover bail bond fees or any other bond-related services.

Q: Does the supplement cover my dependents?

A: No, the supplement is for the named member and named member's spouse. Any dependents over the age of 18 who wish to have this supplement need to have their own membership and supplement.

Q: Can I cancel the supplement at any time and keep my membership?

A: Yes, as a member you have the right to cancel at any time.

Q: Does the supplement cover my spouse/partner?

A: Yes, your spouse/partner is covered if they are also a member on your membership.

Q: Does the supplement cover police officers while on duty?

A: No. We have a plan designed specifically for law officers. If this is the type of benefit you need, please contact your associate for more details.