

Gun Insurance & Legal Protection Comparison Table (2025)

Provider	Monthly Cost	Criminal Defense	Civil Liability	Bail Coverage	Extras / Notes
USCCA	\$29-\$49	Up to \$250,000	Up to \$2 million	Up to \$100,000	Includes training, digital resources, and 24/7 critical response team
CCW Safe	\$16-\$45	Unlimited	Up to \$1 million	Up to \$1 million	No caps on defense costs; used by many former law enforcement
Second Call Defense	\$10-\$35	Up to \$250,000	Up to \$1 million	Up to \$25,000	Immediate bond funding; includes psychological support and accidental discharge
Right to Bear	\$11-\$31	Up to \$500,000	Up to \$2 million	Up to \$100,000	Backed by Palmetto State Armory; low-cost plans with family options
Armed Citizens Network	\$135/year (~\$11)	Discretionary payout	Discretionary payout	No standard coverage	Legal fund support after review; not traditional insurance