FIREARMS, AMMUNITION, & BALLISTIC PROTECTION

Aspera provides Commercial General Liability and Products Liability coverages on an occurrence or claims-made coverage basis. We consider manufacturing and retail sales of firearms, firearms parts and accessories, airsoft and paintball, archery equipment, ammunition, body armor, and ballistic protection.

TARGET CLASSES

Manufacturers & Distributors:

- Ammunition
- Class III NFA/Title II controlled items, suppressors
- Firearms, firearm parts, & accessories
- Imported products
- NIJ-listed body armor/plates
- Non-plate ballistic paneling, armored backpacks, shields, etc.

Retailers:

- Direct retail sales of firearms, parts, & ammunition
- Military- & police-exclusive sales
- Online sale of parts, ammunition, ballistic protection (online sale of firearms & controlled parts must be shipped to a Federal Firearms License holder)

Sporting Goods:

- Airsoft goods up to 600 FPS velocity (all airsoft goods must have an orange/neon safety tip)
- Archery products, including youth archery supplies
- Knives, swords, martial arts weaponry
- Paintball markers & safety gear
- Targets/range equipment (binary explosive targets considered on a claims-made basis only)

POLICY STRUCTURE

- $10M excess capacity available
- Commercial General Liability & Products/Completed Operations Liability
- ISO Occurrence & Claims-Made coverage forms (retroactive date continuity provided)
- Coverage tailored for unique exposures
- Deductible will be $2,500 unless modified to an individual risk

SUBMISSION REQUIREMENTS

- Acceptable applications; Firearms supplemental application (signed & dated by the insured when bound)
- Five-year currently-valued company loss runs with a description provided for all losses
- Copy of all valid Federal Firearms Licenses held by applicant
- Expiring policy declarations page for claims made from retroactive date continuity (if applicable)
- Website information or catalog

AVAILABILITY

Visit our Open & Closed Marketing Guide for information on Aspera's operational territory.

SUBMISSION ADDRESS

ac@asperains.com