



24742 Gratiot Ave.

Eastpointe, MI 48021

586-771-5400 Office

586-771-1580 Fax

riggiinsurance@gmail.com Email

Web Site to Sign up: riggi1.com (click on Concealed Weapon Tab) **OR** call us directly to sign up.

CONCEALED WEAPON INSURANCE

(Underwritten by Conifer Ins. Co.)

MUST HAVE A VALID CONCEALED WEAPONS PERMIT OR PENDING CPL APPLICATION

Unlike many programs that limit coverage to activities such as hunting or shooting ranges, the program provides coverage to you for your use of a "legally possessed firearm" arising out of "an act of self-defense" regardless of your activities immediately preceding the event anywhere you can legally possess a firearm in the United States including its territories and possessions, Puerto Rico & the U.S. Virgin Isle.

CIVIL DEFENSE

Pays for your legal defense costs in the event you are sued for bodily injury or property damage caused by your use of a "legally possessed firearm" arising out of an act of self-defense. The program provides coverage up to \$500,000 to cover attorney fees, court cost, expert fees, and those legal expenses incurred in defending you from a lawsuit. The policy also includes Bodily Injury /Property Damage Protection. Bodily injury includes physical injury to another person as a result of your involvement in an act of self-defense. Property damage includes physical damage to the property of others as a result of your involvement in an act of self-defense.

CRIMINAL DEFENSE

The policy provides up to \$150,000 in Criminal Defense Coverage, up to \$15,000, which can be allocated to cover expenses you might incur during any Grand Jury or Pre-indictment investigation including court costs, attorney fees, bail bonds and lost wages.

SPOUSAL PROTECTION

We offer the same coverage to the spouse of a policyholder while in the home free of charge. If the spouse carries outside the home a separate policy purchase would be required. We offer a spousal discount of \$79.00 if the spouse purchases a separate policy within 60 days of the primary policy holder.

FIREARM/ACCESSORY INSURANCE

In addition to our liability coverage, our Firearm/Accessory Policy provides the best property insurance available for your "legally possessed Firearms." Accidental physical loss caused by perils such as theft, fire, windstorm, and hail when lawfully stored in a building or home are covered. While other cut rate insurance companies limit the amount they will pay in the event your item(s) are stolen/misplaced while in the care, custody and control of others, we provide full coverage for legally possessed firearms while being lawfully transported by aircraft, rail, and/or automobile. This is an optional coverage that will result in additional premium.

GOLD COVERAGE: \$179 Per Year (\$14.92 per month)

\$150,000 Civil Defense, \$75,000 Criminal Defense, \$10,000 Grand Jury Defense, \$7,500 Defense Attorney Retainer, \$7,500 Bail Bond Funding, \$350/Day Court Compensation

PLATINUM COVERAGE: \$279 Per Year (\$23.25 per month)

\$300,000 Civil Defense, \$100,000 Criminal Defense, \$10,000 Grand Jury Defense, \$10,000 Defense Attorney Retainer, \$10,000 Bail Bond Funding, \$450/Day Court Compensation

DIAMOND COVERAGE: \$379 Per Year (\$31.58 per month)

\$500,000 Civil Defense, \$150,000 Criminal Defense, \$15,000 Grand Jury Defense, \$15,000 Defense Attorney Retainer, \$15,000 Bail Bond Funding, 550/Day Court Compensation