



## **An ounce of prevention, a pound of cure. Concerned about being charged with a firearm violation?**

When a firearms owner is faced with a legal problem, the costs of legal representation can be debilitating. Our product fills the gaps between traditional insurance policies, providing cost coverage and legal advice that can help avert a major disruption of an individual's financial stability.

### **What is covered**

**Unlimited telephone legal advice** - We will provide you with access to a legal advice helpline through which you can receive confidential general legal advice and information over the phone relating to any personal legal problem to help determine legal rights and options under the provincial laws of the applicable province and the federal laws of Canada."

**Firearm offences** - We will pay your legal costs to defend your legal rights in relation to your being prosecuted for an offence arising out of the use, storage, display, transportation or handling of a firearm.

**Firearm licensing** - We will pay your legal costs to represent you in appealing to the relevant statutory or regulatory authority, court, or tribunal following an event which results in a licensing, regulatory or judicial authority suspending, revoking, or altering the terms of, or refusing to renew, or cancelling your firearm licence.



**For more information,  
please contact:**

**Zach Schwing** | Commercial Account Executive

Capri Insurance Services Ltd.  
100 - 1500 Hardy Street, Kelowna, BC V1Y 8H2  
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## How legal expense insurance can work for you

Our Firearm Legal Defence Policy provides up to \$150,000 worth of lawyer's time and services per claim, to a maximum of \$500,000 for all claims received in any one policy period. There is no deductible and all policies include **unlimited** access to our legal advice helpline.

### Firearm Offences:

- After observing some individuals breaking into his garage where he stored all of his farm equipment, a policyholder discharged his rifle into the air to try to get the trespassers to flee. He was charged with careless use of a firearm.
- Following a noise complaint from a neighbour the police visited a policyholder's home and discovered a firearm out of its safe. The policyholder was charged with unsafe storage of a firearm.
- A policyholder was randomly stopped in their vehicle by the police and due to the presence of ammunition in the glove compartment, was charged with unsafe transportation.

### Firearm Licensing:

- The policy will cover the legal costs to represent a policyholder in appealing an order suspending their firearm licence.

### Unlimited Telephone Legal Advice:

- Unlimited access to a Legal Advice Helpline.
- Following a random police stop; can the police search my home if they discover my hunting rifle in my trunk?

\*The above claims are only examples. Coverage is subject to the terms, conditions and exclusions of the policy.

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