

# Gun Safety

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## 5 Questions to Ask if You Keep Guns in Your Home

There are an estimated 300 million firearms in U.S. homes. And, with a lot of guns comes the potential for a lot of gun-related accidents. So, ask yourself these questions to help prevent your household from experiencing one.

- 1. How secure are my guns?** Nobody — especially kids — should be able to access your firearms without your permission or knowledge. Keep them in a gun safe or locked cabinet, and consider a gun-locking device as a second layer of security.
- 2. Are my firearms loaded?** Whenever they aren't in use, keep guns unloaded. And, every time you access a gun, check again that it isn't loaded.
- 3. Where's the ammo?** Keeping ammunition separate from firearms, in a locked location, is yet another layer of security.
- 4. How much does my family know?** Everyone should be aware that you keep guns in your house. And, remind kids regularly not to touch any firearms, anywhere — even if they find one in someone else's home.
- 5. What does my insurance cover?** Homeowners policies may cover accidental and negligent acts, but typically not intentional ones, which means you might not have liability protection even if you take action in self-defense. We can advise you on whether an umbrella policy is appropriate and also make sure all of your guns are covered. Many policies have limits on property coverage for firearms. Give us a call to learn more.

Keeping firearms in your home is a personal choice. And, if it's one you make, be sure you do so safely. Because we here at RHSB care about your family and our community, and we know you do, too.