

Story as told by
Gary

Shooter? Hunter? Who's your "Good Neighbor"?

On July 22, 2000 my wife and I hosted a "Neighborhood Watch" meeting at our home in rural Chapin, South Carolina. Prior to this meeting, conducted by local deputy sheriffs, I contacted my local State Farm Insurance Company agent on July 19th to determine if discounts were offered to homeowners in Neighborhood Watch communities. My agent's assistant responded that such discounts were not offered by State Farm.

While on the phone, I also wished to confirm receipt of my "umbrella policy" premium. In doing so I mentioned that it was important that my coverage be in full effect due to frequent use of my swimming pool by my children and their friends. I also stated that I had been doing some shooting on my range on adjoining property.

The office assistant gave a sort of startled reaction that I would actually *shoot guns on my property*. I confirmed that, yes, I *did* shoot guns on my property and had for the last few decades! I thought the conversation was over when she confirmed that my premium had been received. I was wrong.

The next day, July 20, I received a call from my Chapin, SC State Farm agent, Mrs. Renee' Wilder. She asked about my shooting activities. I responded that I *did*, in fact, have a shooting range on my property and, that from time to time, I *did* use it for target practice and that I *did* also have friends over to enjoy that activity with me.

Mrs. Wilder stated that, based on that information, she would *give* me seven (7) days to find another insurance provider at which time she would notify State Farm headquarters and my homeowner's insurance coverage would be terminated.

I advised Mrs. Wilder that I wanted to see the proverbial "fine print" that specifically excluded non-commercial shooting activities on one's own private, rural property. I drove to Mrs. Wilder's office at once to discuss this surprising development.

At Mrs. Wilder's office, she informed me that a *specific* exclusion to shooting on my property did not, in fact, appear in my policy. However, she said that she had just gotten off the phone with State Farm headquarters and had confirmed that regular shooting activities were regarded as a "factor of increased risk" and were clearly cause for terminating my coverage.

I discussed the fact that I had had State Farm coverage continually since I was sixteen years old... or just about 34 years! I also recapped my **total** homeowner claim history; two items, including a fallen tree during Hurricane Hugo and a single broken water pipe that flooded a basement room. I also mentioned that every statistic proves that my *swimming pool* is **much more** dangerous than any legal shooting activity.

All of my arguments were to no avail.

After a few minutes of conversation I drove Mrs. Wilder to my home and we toured my shooting range. She claimed to be very impressed with the safety precautions that were taken, including the rural setting, high berms all around and the long distance to any neighboring structures. The surrounding area is densely wooded and my entire property is posted against trespassing. None of these factors made any difference to Mrs. Wilder. She confirmed that State Farm **would** terminate my coverage since I was engaged in shooting activity on my property.

Next, I asked Mrs. Wilder just how much shooting **would** be acceptable. She would not say for sure, but offered "maybe once in a Blue Moon." I asked her to consider that if this year I couldn't *shoot* on my property without cancellation by State Farm, then what about next year when "corporate headquarters" decides that **NO** guns are acceptable in the house, at all? What then... and how soon?

The bottom line is that I had to give Mrs. Wilder my word that I would cease **ALL** shooting activity on my property or face certain termination of my State Farm homeowner's and umbrella policies.

I asked Mrs. Wilder to consider one other factor. What if I gave permission to some friends to hunt on my property? She said that if I did so *regularly* then my policy would be terminated by State Farm, as well. "It's just too dangerous," she replied.

Clearly, I had to do something quick. I called the NRA and was referred to their club section. They had some good ideas on insurance coverage, especially if I could form a small shooting club. I quickly shopped around for alternate insurance companies to carry my auto, life and homeowner's coverage. I made a point to be as open as possible about the problems I was facing with State Farm. Within a few days things were looking better. I had some options in place.

On August 2, 2000 State Farm Agent Renee' Wider confirmed via phone that State Farm was proceeding with cancellation of my homeowner and umbrella policies. This, despite the fact that a few days prior I had secured \$1,000,000 liability coverage for shooting activities on my property through NRA-endorsed underwriter, Lockton Risk Services. A copy of the insurance retainer had been faxed to the agent's office. Further, I agreed to allow State Farm a full exclusion for liability due to shooting activities on my property. To make it even simpler I confirmed to State Farm that my shooting activities were confined to a piece of property that adjoins my home, but has a separate deed and county tax map designation. I suggested that the piece of adjoining property be **totally** excluded from my homeowner's policy. Still, this was rejected.

At this point, I have cancelled **all** of my insurance policies with State Farm and signed with a national company that does not share State Farm's dim view of the shooting sports. A few of my shooting friends also have State Farm insurance and, frankly, they did not believe my story until they confirmed it for themselves with their local agents and with State Farm headquarters in Bloomington, Illinois.

So maybe you are thinking that I have left something out. Did I get any of this story wrong? Don't take my word for it. If you have insurance coverage supplied by State Farm and are truly serious about the Second Amendment, guns and our shooting sports, then check out my story, firsthand. Call your State Farm agent.

As for me, it's just like the GRSC wallet card says, "**No Guns = No Business.**"