



PERSONAL DEFENSE LEGAL PROTECTION PLAN COMPARISON

A comparison of types of legal coverage
provided by various companies.

PURPOSE

This is a comparison of companies which provide legal coverage should you need to defend yourself. We surveyed nine companies compiled a chart with the answers to our questions. If there is a provider we missed and you would like to see them included please have them [contact VCDL](#).

VCDL is not suggesting that this type of coverage is required, nor are we endorsing any of these companies. We are simply providing this information so that you can make an informed decision should you choose to purchase a legal protection plan. The chart will be updated from time to time as plans change and new products or service providers become available.

It is worth noting that most of the companies have offered discounts to VCDL members. The one of the service providers which does not offer our members discounts is instead giving a donation to VCDL.

While this study is on concealed carry legal protection, one of the providers also offers insurance for your firearms collections. There is another provider who only offers insurance on collections and not legal coverage and they offer a discount for VCDL members. We will post more on that type of insurance in another document.

VCDL would like to thank all the service providers for their participation and for offering special deals for our members.

Current version updated 05/01/2018

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<http://vcdl.org/Legal-Plans>

Basic Qualifications

2

Q: Is a concealed carry permit required for eligibility?

2

Q: Are there age limits for coverage?

3

Geographical Limits

3

Q: Is the member covered in all 50 states?

3

Q: Is the member covered anywhere they can legally be?

4

Q: Are there any restrictions on where coverage is offered?

4

Q: If the member must defend themselves in a so-called "Gun Free Zone" are they still covered?

5

Coverage Limits

5

Q: Are there caps or ceilings?

5

Q: What legal fees are covered?

6

Q: Is benefit paid at time of expense or after acquittal?

6

Q: Are appeals covered?

7

Q: Is there an exclusion if the defendant is found guilty, even of a lesser charge?

7

Q: Is the member required to reimburse payments if found guilty?

8

Q: Are court costs covered?

8

Q: Are civil cases covered?

8

Q: Are expert witness fees covered? If so, is there a limit?

9

Q: Is bail covered?

9

Q: Are replacement costs for confiscated firearms covered?

9

Additional Stipulations

10

Q: Can I use my own attorney or only those specified by the plan?

10

Q: If you don't have an attorney network and I am traveling, can your firm recommend qualified attorneys in the area?

10

Q: If limited to plan attorney, how many are available in each state?

11

Q: Are your attorneys specialists in firearms law and not just criminal law?

11

Q: Is there instant access to an attorney 24/7/365 in an emergency?

12

Q: Are there exclusions about what is covered by emergency access?

12

Q: Is there a non-emergency number for firearms related legal advice?

13

Q: Are hunting/fishing violations covered?

13

Q: Is there reimbursement for lost wages while in court? If so, what are the limits?

14

Q: Are there other covered potential expenses which are not listed here?

14

Q: Are brandishing or other non-lethal charges covered?

14

Q: How solvent is your company?

15

Q: How are claims filed and/or paid?	15
Q: What add-on benefits do you offer and what are the fees for each?	16
Costs/Discounts	17
Q: What special deals do you offer to VCDL members?	17
Q: What sets your company apart from the others?	18
Q: What are the average monthly premiums? These are BEFORE the VCDL Discount.	20
Q: What is your web address?	21
Self Defense Fund	21
USCCA	22
US Law Shield	22
CCW Safe	22
ACLD Network	22
United Self Defense Law Firm	22
NRA Carry Guard	22
Summary	22

	Basic Qualifications
Provider	Q: Is a concealed carry permit required for eligibility?
Self Defense Fund	A: No license is required. Any weapon which complies with the law of the state the member is in. We cover martial artists, K-9 owners, and more.
USCCA	A: USCCA Self Defense SHIELD benefits does not require members to have a concealed carry permit. The benefits cover all legally possessed* weapons of opportunities. * "Legally possessed" means the insured, by operation of the applicable: a. Local; b. State; c. Federal; or d. Other jurisdictional law, is authorized to own or use the firearm or other weapon. "Legally possessed" includes the use of a firearm regardless of any violation of a conceal carry or similar law.
US Law Shield	A: No
CCW Safe	A: No. We have plans for permit, permitless (Constitutional carry) and home defense.
ACLD Network	A: Carry license is not required. The applicant must attest to being 18 years of age or older, must legally reside in the United States and must not be prohibited from possessing firearms.
United Self Defense Law Firm	A: No
NRA Carry Guard	A: There are no requirements to join Carry Guard other than to be able to legally possess a firearm. Fully-automatic firearms are excluded. Permits are not required, however if your state requires a

	permit to carry in public then you must obey these laws as you may be found guilty of illegal possession of a firearm. This will void criminal reimbursement from your policy.
Second Call Defense	A: No permits or licenses are required.
CWI Agency	A: Yes, we do. We did it for the reason that if a state issued a permit to a person, then that person has gone through their state's requirement of legal training and use of their firearm.

Provider	Q: Are there age limits for coverage?
Self Defense Fund	A: No age limits. We also cover kids from bullying at school under our "victims' rights" clause.
USCCA	A: USCCA Membership is 18 years or older. 1. Those individuals shown on the membership roster of the United States Concealed Carry Association, Inc. as an active member on the date of the "occurrence" and whose membership commenced or renewed on or after June 6, 2011; 2. Residents of the household of the individuals in 1., above, on the date of the "occurrence" who are: a. Relatives of the individual; or b. Persons under the age of 21 and in the care of the individuals in 1. above. However, the individuals identified in paragraphs 2. a. and b. above are insureds only with respect to "acts of self-defense" involving the use of a firearm, or other weapon, that is "legally possessed" on or in the residence premises.
US Law Shield	A: There are no age limits for coverage. For an additional \$2.00 per month per household the primary member may elect to cover all minor children that reside in the household.
CCW Safe	A: No unless governed by state law. All of our plans cover spouse and children under 18 for self defense incidents occurring in the home (i.e. home invasion).
ACLD Network	A: 18 years of age or older
United Self Defense Law Firm	A: No age limits. Other family members, including children, can be included for coverage under the various "family" plans we offer.
NRA Carry Guard	A: No.
Second Call Defense	A: No. You just have to be a legal gun owner as defined in your state.
CWI Agency	A: Whatever the minimum age to receive a concealed carry permit in the insured's state of residence. Typically, that is 21.

	Geographical Limits
Provider	Q: Is the member covered in all 50 states?
Self Defense Fund	A: Membership in All 50 states, U.S. Territories and Tribal Lands. No add-ons, one flat fee \$150 per year for the first member and \$60 a year for additional family members. No processing charges. Companies are \$150 per individual.

USCCA	A: Yes, the Self-Defense SHIELD covers USCCA members in all 50 states.
US Law Shield	A: Membership in U.S. Law Shield is currently available to residents of 20 states, including Virginia. However, all members may elect to carry "Multi-State Protection" which extends membership benefits to all 50 states, Washington, D.C., and Puerto Rico. The Multi-State Protection option is \$2.95 per month in addition to the regular premium.
CCW Safe	A: Yes, at no additional cost. We cover all 50 states and the District of Columbia.
ACLD Network	A: Membership benefits provided in all 50 states and the U.S. Territories.
United Self Defense Law Firm	A: We are a law firm specializing in 2A law in only Virginia.
NRA Carry Guard	A: United States of America, its territories and possessions, US Virgin Islands, Puerto Rico, and Canada.
Second Call Defense	A: You are protected in all 50 states and U. S. Territories.
CWI Agency	A: We sell our product in 38 states at this point and are looking to expand in the future. Due to the restrictions put on by some states Insurance Licensing Departments, we may not ever get to all 50 states. That being said, even if an insured visits another state that we do not sell our product in we will cover them as long as they can legally possess and use their firearm.

Provider	Q: Is the member covered anywhere they can legally be?
Self Defense Fund	A: We are not insurance, we are a fund bound by the contractual agreement. Your self-defense legal expenses do not come out of pocket, one call and we handle it. With insurance your claim can be denied and coverage by law firm your case can be denied. With us, we are bound. We cover you in all 50 states, U.S. Territories and Tribal Lands (tribal court is very different than U.S. Court). Yes, where you are legally allowed to be.
USCCA	A: Yes. The intent of the policy is to provide legal and financial backing in the event a member is involved in an act of self-defense with a legally possessed weapon of opportunity regardless of any violation of a concealed carry or similar law.
US Law Shield	A: Yes, provided that the member carries the optional Multi-State Protection. Otherwise the coverage is limited to the member's home state.
CCW Safe	A: Yes, at no additional cost. Members are covered anywhere they can legally possess a firearm and for any legal use of other weapons as well.
ACLD Network	A: Yes, membership benefits are provided for any legal use of force in self-defense and includes coverage for the use of a firearm, knife, or other improvised weapon.
United Self Defense Law Firm	A: We are not insurance, we are a law firm that provides representation when you may need it most. If you are out of state when an incident occurs, we will work to find you representation in the state the incident occurred.
NRA Carry Guard	A: See the next answer.
Second Call Defense	A: Yes

CWI Agency	A: Yes, we cover the insured, anywhere they can legally possess and use their firearm.
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Provider	Q: Are there any restrictions on where coverage is offered?
Self Defense Fund	A: Each state is different on where guns are not allowed. So, we advise our members to obey all state laws and if they have a question we offer a free review during business hours (not our emergency line); unless, it is an actual emergency and you may be heading to jail. The value for this service is \$650 an hour, but free to our members. Normal questions can be answered by phone or e-mail. We can give you advice with our attorneys, but we deal with facts at hand not hypothetical.
USCCA	A: The intent of the policy is to provide legal and financial backing in the event a member is involved in an act of self-defense with a legally possessed weapon of opportunity regardless of any violation of a concealed carry or similar law. The USCCA advocates for members to know the gun laws of each specific state, reciprocity with your permit or permits to carry, and to be responsibly armed Americans. The membership benefits will only cover act of self-defense incidents.
US Law Shield	A: Members are provided coverage if they use their firearm or other legal weapon in a place where they are legally allowed to possess such a weapon. If applicable, the member will need to carry the optional Multi-State Protection add-on if requesting coverage for an incident outside of the member's home state.
CCW Safe	A: See above.
ACLD Network	A: We cannot provide membership benefits outside the US or its Territories or where the member's possession of the weapon used is prohibited.
United Self Defense Law Firm	A: See above.
NRA Carry Guard	A: You must be able to legally possess a firearm. Federal and state laws apply. If charged for illegal possession (such as in a federal building or other gun-free zones) insured will not receive their criminal reimbursement. This will all depend on if prosecution decides to issue these charges. Civil suit protection is still available as long as you maintain it was in self-defense.
Second Call Defense	A: Again, you're protected in all 50 states and U. S. Territories.
CWI Agency	A: Only if they are somewhere where they cannot legally possess and use their firearm.

Provider	Q: If the member must defend themselves in a so-called "Gun Free Zone" are they still covered?
Self Defense Fund	A: Ignorance of the law is no excuse. However, "necessity laws" may take precedent. We cannot advocate breaking the law. We can defend our members in self-defense situations.
USCCA	A: Yes. The intent of the policy is to provide legal and financial backing in the event a member is involved in an act of self-defense with a legally possessed weapon of opportunity regardless of any violation of a concealed carry or similar law.
US Law Shield	A: This cannot be answered in absolutes because it depends on the situation as every case is different. There are certainly some scenarios where coverage would be available, however. Mostly in line with the doctrine of necessity, i.e., you must break one law to prevent a greater harm.

CCW Safe	A: Yes. There are two types of legal claim that can occur if one has a weapon in a gun free zone: criminal or administrative (licensing agency takes action against your license). We cover both. If you knowingly have your gun in a gun free zone or location where your permit would not be valid, then there may be coverage issues. However, in our experience in these matters it has proven overwhelmingly inadvertent. Our member did not see the sign, or it was obscured, etc. These are covered since they are not intentional.
ACLD Network	A: Only to the extent that the weapon used is allowed in that jurisdiction/location.
United Self Defense Law Firm	A: Case by case decision.
NRA Carry Guard	A: Civil cases may be covered, but if found guilty of possession of a firearm in a gun free zone then criminal charges will not be reimbursed. See the previous answer for more details.
Second Call Defense	A: Yes.
CWI Agency	A: This is not a simple yes or no answer as the circumstances of the incident will be different from case to case and from state to state. We advise our insureds to follow the law first and foremost. If they are charged as a criminal act, then coverage would not be provided.
	Coverage Limits
Provider	Q: Are there caps or ceilings?
Self Defense Fund	A: \$1,000,000 per incident, per member and unlimited attorney costs (i.e. printing, court costs, expert witnesses, team travel, etc.). Individuals, companies, families and children (we cover them against bullying and abduction per our terms of Victims' Rights).
USCCA	A: Caps or ceilings are what the level in the member has chosen which best fits their needs. For example, ELITE membership includes criminal defense up to \$250,000.00 and civil defense up to \$2 Million. This is based on occurrence, not by calendar year. There are no annual occurrence limits.
US Law Shield	A: No, our members are entitled to unlimited attorney time on their defense whether facing criminal charges or a civil lawsuit.
CCW Safe	A: No cap for criminal or civil defense coverage. This includes attorneys, investigators, experts and trial costs. Our bail bond coverage has limits of \$250K to \$1M and is good in all 50 states. Our optional Civil Liability coverage is a dedicated \$1 million dollar policy.
ACLD Network	A: Members advised the practical limit of financial assistance with legal fees after self-defense is no more than one-half of the Legal Defense Fund. At time questionnaire (7/17/17) Fund exceeds \$1,050,000 so practical limit of \$500,000 applies.
United Self Defense Law Firm	A: There are no caps on legal costs, we will represent you in your case no matter the amount of attorney costs. Win or lose, the only legal cost to you will be your yearly retainer fee. If an expert is needed or costs or fines result, you will be responsible for those costs.
NRA Carry Guard	A: Policy limits are per membership level that you choose, both criminal and civil limits apply.
Second Call Defense	A: We spell out coverage in great detail on our website. SecondCallDefense.org

CWI Agency	A: Coverage is capped at the policy limit chosen by the insured.
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Provider	Q: What legal fees are covered?
Self Defense Fund	A: All fees. We cover bail up to \$125,000 (which is considered a capital offense), \$500 per day if you miss work for court, and \$5,000 for toxic waste clean-up. With court fees, expert witnesses, independent forensic labs, court secretaries, office staff, lawyers, etc. we cover everything. You may choose your own lawyer, but we have the right to approve them, because we want to make sure you have a “real” trial attorney. We don’t plea bargain. SDF offers real trial attorneys and there is a difference.
USCCA	A: All reasonable and necessary legal fees, costs, and expenses incurred by the insured for the investigation and defense of a criminal charge or criminal proceeding arising from an “occurrence”.
US Law Shield	A: All legal fees for any covered incident.
CCW Safe	A: We cover all criminal and civil defense costs including attorneys’ fees, investigators, experts, court costs, and appeals, investigators, videographers, jury consultants, social media management, and even temporary housing and relocation services in high impact public cases. All at no extra cost.
ACLD Network	A: Initial fee deposit paid immediately to member’s attorney up to \$25,000; up to \$25,000 bail bond assistance, and funding for trial team (attorneys, experts, investigators, etc.,) to defend member at criminal trial and against civil litigation seeking damages.
United Self Defense Law Firm	A: Legal fees are covered regardless of the type of proceeding (criminal, civil, administrative).
NRA Carry Guard	A: Policy limits are per membership level that you choose, both criminal and civil limits apply. Criminal legal fees, if you have used all of your supplemental up-front payments, are reimbursed once you are acquitted of all charges. Civil legal fees are unlimited, as they are paid by the insurance company and do not come out of your limits. See section on civil suits.
Second Call Defense	A: Criminal defense, civil suit defense, civil suit damages, and accidental shooting.
CWI Agency	A: Criminal defense is on a reimbursement basis provided the insured is not found guilty. Civil cases are covered from the first day.

Provider	Q: Is benefit paid at time of expense or after acquittal?
Self Defense Fund	A: Covered from day one. Be careful, some memberships will drop you if you are found guilty at the first trial. We are committed as long as our client has the fight in them to the Supreme Court if necessary.
USCCA	A: The members USCCA Self-Defense SHIELD benefits pay up front up to the level of the membership upon benefit eligibility. Members do not have to wait until there is an acquittal.
US Law Shield	A: US Law Shield pays the attorneys directly. The members never see a bill from an attorney. Coverage begins at the moment of applicable incident.
CCW Safe	A: 100% of all defense costs are paid up front. Our members have no out of pocket expense.
ACLD Network	A: 100% at time of expense.
United Self Defense Law Firm	A: We don’t pay benefits, rather we provide legal representation throughout any trial or proceeding that you are subject to as a result of your legal gun ownership.

NRA Carry Guard	A: Criminal defense legal fees are reimbursed after acquittal or dismissal of charges. If found guilty, insured is not reimbursed. Appeals are covered on the same reimbursement basis, depending on if limits are still available on the policy. Immediate access as needed to supplementary payments of up to 20% of the criminal defense limit include: Attorney consultation and retainer fees, bail money, member loss of earning up to \$250.00 per day, replacement of legally possessed firearms, clean up costs for member's residence, psychological support counseling.
Second Call Defense	A: Legal fees are paid immediately when needed. Nothing is ever out of pocket. Nothing ever needs to be repaid regardless of the outcome.
CWI Agency	A: Criminal cases are on a reimbursement basis provided the insured is not found guilty. Civil cases are covered from the first day.

Provider	Q: Are appeals covered?
Self Defense Fund	A: Yes. All the way up to the supreme court if necessary as long as the client wishes to pursue.
USCCA	A: If the member is granted an appeal, wins on appeal and is found not guilty of all charges, any remaining Criminal Defense occurrence limit would be reimbursable.
US Law Shield	A: Yes, the program covers appeals up to the court of highest jurisdiction in the member's state.
CCW Safe	A: Yes
ACLD Network	A: Yes
United Self Defense Law Firm	A: Once a matter has been tried in a court of record, the retainer agreement does not cover appeals. However, we are willing to continue with representation and will work diligently with the client to reach a reasonable fee structure for any appeals, should the client pursue an appeal.
NRA Carry Guard	A: Appeals are covered on the same reimbursement basis as above depending on if the limit of the policy chosen has been reached or not.
Second Call Defense	A: Yes.
CWI Agency	A: Not at this time.

Provider	Q: Is there an exclusion if the defendant is found guilty, even of a lesser charge?
Self Defense Fund	A: No. If you are in a self-defense situation, we have you covered for the self-defense component. We don't plea bargain. That is where the appeal comes in.
USCCA	A: If the member is found guilty or accepts a plea deal (felony or misdemeanor etc.), the self-defense SHIELD coverage would cease. Self-Defense SHIELD payments prior to the conviction does not need to be paid back.
US Law Shield	A: No
CCW Safe	A: No, and the member is still covered for civil defense.
ACLD Network	A: No, the funding has already been provided and payback would not be required. If verdict resulted from evidence that situation genuinely was not self-defense, no further funding could be extended; if unfavorable verdict was result of other factors and situation incontrovertibly was self-defense, appeals, retrials, etc., can be funded, up to the one-half of Legal Defense Fund limit.
United Self Defense Law Firm	A: No, our attorneys will fight for you at no additional cost to you, no matter if you are found innocent or guilty

NRA Carry Guard	A: The member is only reimbursed if found not guilty or if charges are dismissed.
Second Call Defense	A: No. Legal fees are paid when needed. The outcome has no bearing on our protection.
CWI Agency	A: The insured must be found not guilty in the criminal case for coverage to apply.
Provider	Q: Is the member required to reimburse payments if found guilty?
Self Defense Fund	A: No.
USCCA	A: Self-Defense SHIELD payments prior to the conviction do not need to be paid back.
US Law Shield	A: Never. Members never pay an additional dime in attorneys' fees, no matter the outcome of their case.
CCW Safe	A: Never.
ACLD Network	A: See previous answer.
United Self Defense Law Firm	A: You pay no legal fees if you are charged or sued, but you will be responsible for other costs, such as fines, if you were found to be liable.
NRA Carry Guard	A: No. Carry Guard does not pay in advance, it reimburses expenses after the member is acquitted or charges are dismissed.
Second Call Defense	A: No. Members NEVER have to repay anything regardless of the outcome.
CWI Agency	A: Since the criminal portion of the case is on a reimbursement basis this does not apply.

Provider	Q: Are court costs covered?
Self Defense Fund	A: Yes. With the CJ Grisham case the court documents were \$25,000 (not given to the lawyers for free).
USCCA	A: Yes. Payments of costs and expenses will reduce the Criminal and/or Civil Occurrence limit.
US Law Shield	A: No
CCW Safe	A: Yes. 100% up front at no additional cost.
ACLD Network	A: Yes, funds deposited in attorney's trust account for use as needed to defend member.
United Self Defense Law Firm	A: Court costs are not covered. Just attorney's fees.
NRA Carry Guard	A: Policy limits are per membership level that you choose (criminal limits).
Second Call Defense	A: Yes.

CWI Agency	A: Yes.
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Provider	Q: Are civil cases covered?
Self Defense Fund	A: Yes.
USCCA	A: Yes, the member's benefits provide civil defense and damage coverage.
US Law Shield	A: Yes, at no additional charge.
CCW Safe	A: Yes. 100% up front at no additional cost.
ACLD Network	A: Yes, up to the one-half of Legal Defense Fund limit.
United Self Defense Law Firm	A: Yes, at no additional cost.
NRA Carry Guard	A: Yes, civil protection is available with this policy. Civil defense legal fees are unlimited. Chubb will defend you in a civil case, meaning that they pay for your civil defense legal fees. Your civil protection that your policy covers, depending on your membership level, is available to be used to pay for damages. For example, if it costs \$1,000,000.00 to defend you in a civil case and you are sued and lose \$500,000.00 then the legal fees do not go against your policy limits but the amount of the damages would. This allows you to use all of your civil defense limits to pay damages if you were to lose the civil case and could potentially save you a lot of money.
Second Call Defense	A: Yes.
CWI Agency	A: Yes, and if there is a judgement against the insured our program pays on behalf of the insured up to the policy limit.

Provider	Q: Are expert witness fees covered? If so, is there a limit?
Self Defense Fund	A: Yes, no limit.
USCCA	A: Expert witness fees are covered under the Self- Defense SHIELD up to the applicable limits of the policy.
US Law Shield	A: Bail Bonds and expert witness coverage is currently available in Texas, Oklahoma, and Pennsylvania. We are aggressively pursuing expansion into all member states, but must pass through regulatory hurdles prior to making such coverage available.
CCW Safe	A: Yes, 100% up front at no extra cost.
ACLD Network	A: Yes, with no limit up to the one-half of Legal Defense Fund limit.
United Self Defense Law Firm	A: Expert witness fees are not covered due to Virginia State Bar regulations, unfortunately.
NRA Carry Guard	A: Yes, limited by the policy limits based on the plan purchased.
Second Call Defense	A: Any expense the member's attorney thinks is necessary to provide a strong defense is covered up to the limit of their membership level.

CWI Agency	A: Expert witness fees are covered. While we have not put a limit on the amount, we would say reasonable and customary costs are covered in this area.
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Provider	Q: Is bail covered?
Self Defense Fund	A: Yes. Up to \$125,000.
USCCA	A: Yes, up to the limit of the membership level selected.
US Law Shield	A: Bail Bonds and expert witness coverage is currently available in Texas, Oklahoma, and Pennsylvania. We are aggressively pursuing expansion into all member states, but must pass through regulatory hurdles prior to making such coverage available.
CCW Safe	A: Yes. Our members are covered in all 50 states for a minimum of \$500K with optional coverage of \$1 Million for \$50 additional. Members spouse and children under 18 living in the home are covered for \$250K for incidents occurring in the home.
ACLD Network	A: Up to \$25,000 bail bond assistance, which would purchase a bond of \$250,000.
United Self Defense Law Firm	A: No, only attorney fees.
NRA Carry Guard	A: Bail money would fall under supplementary payments of up to 20% of the criminal defense limit for the plan chosen.
Second Call Defense	A: Yes.
CWI Agency	A: We have three different levels of bail bond funding. The amount (\$7,500.00, \$10,000.00 or \$15,000.00) is determined by the liability limit purchased by the insured.

Provider	Q: Are replacement costs for confiscated firearms covered?
Self Defense Fund	A: No. We are a litigation membership. We will fight to get your weapon(s) back when all is said and done.
USCCA	A: Personal Hardship Coverage up to \$6,000.00 can be used replacement cost of confiscated firearm. Replacement of a firearm, up to its manufacturer's suggested retail price, that has been confiscated as a result of an "occurrence", provided that: i. no criminal charge or indictment will be brought against, or there has been a dismissal or acquittal of all criminal charges or proceedings against, the insured as a result of the "occurrence"; and ii. it becomes reasonably certain that the firearm will not be returned to the insured.
US Law Shield	A: No, however for covered incidents Program Attorneys work to retrieve confiscated firearms from the seizing authority.
CCW Safe	A: Yes. From our terms of service: Membership includes a firearm replacement, where lawful, for the member until their firearm is returned.
ACLD Network	A: No, Network's membership benefits 100% focused on defense of members after self-defense.
United Self Defense Law Firm	A: No, only legal fees.
NRA Carry Guard	A: This would fall under supplementary payments of up to 20% of the criminal defense limit based on the plan chosen.
Second Call Defense	A: Yes.

CWI Agency	A: Yes, if they are insured with our program's property section. For an additional \$125.00 a year we will cover \$12,500.00 worth of firearms/equipment. If you have more than that it goes up an additional \$125.00 for every \$12,500.00 worth of firearms/equipment. We have no care, custody and control exclusions like most other insurance programs do.
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Additional Stipulations	
Provider	Q: Can I use my own attorney or only those specified by the plan?
Self Defense Fund	A: Yes, if approved by our chief counsel attorney and meet our requirements. As long as they are a criminal trial attorney and we believe they will defend you properly and our chief counsel will always watch and review every case we are handling in all 50 states, U.S. Tribal Lands and U.S. Territories. You are our client and we will always look out for you.
USCCA	A: For criminal matters, Self-Defense SHIELD will provide funding for any attorney of your choice OR you can use one of the pro-2nd Amendment attorneys from the USCCA Law Network. Also, as part of our network we have dedicated attorneys that are available 24/7/365 in the event of a self-defense related incident. The decision whether to retain an attorney is solely the responsibility of the member. For civil matters, the insurance company will provide an attorney for you.
US Law Shield	A: The Program is limited to Program Attorneys and local counsel who are put through an exhaustive vetting process prior to participating. Members who elect to use attorneys not affiliated with the Program do so at their own expense.
CCW Safe	A: Our National Trial Counsel, Don West, vets all criminal attorneys and Kyle Sweet vets the civil attorneys. Members may use attorneys we refer or ones of their choice provided they are qualified and experienced in criminal law. We have videos on our website with specifics on how we select our attorneys. We encourage you to compare this with how other plans select participating attorneys.
ACLD Network	A: The member selects his or her own attorney.
United Self Defense Law Firm	A: Because we are a law firm, only one of our attorneys consisting of former Attorney General Ken Cuccinelli, Graven Craig, and Torrey Williams. Our attorneys only work with our firm and do not work with other programs.
NRA Carry Guard	A: You may choose an attorney from the network or you may choose your own representation.
Second Call Defense	A: We recommend attorneys based on their experience and location, but ultimately a member makes the final decision. A member can select ANY attorney they want.
CWI Agency	A: Any qualified defense attorney can be retained by the insured. We require that they be capable defense attorneys and not, for example, a tax attorney. We do not require you to choose certain attorneys.

Provider	Q: If you don't have an attorney network and I am traveling, can your firm recommend qualified attorneys in the area?
Self Defense Fund	A: Yes, we can always refer attorneys for our members. However, our chief counsel will make the call on what is needed. In some instances, some states allow for a one-time license in their state or we may have a network of attorneys with a track record of defense who are in their own states and can be called upon.

USCCA	A: Yes. As a member, you have access to over 800 USCCA network attorneys available throughout all 50 states and the US Territories. You may select your attorney or the USCCA can facilitate an attorney for you from the USCCA Law Network.
US Law Shield	A: N/A
CCW Safe	A: If a member finds themselves in need of our services we will find the attorney for them. They need do nothing other than notify us of the incident. We handle it from there on.
ACLD Network	A: Members contact attorney they wish to use; Network pays that attorneys' fees. Members strongly encouraged to select and get to know attorney they can call after self-defense before an incident occurs; if member has not, or is traveling, he or she has the Network President's personal cell phone number on the back of their membership card and can call for his assistance in obtaining legal counsel. That support number is available 24/7/365.
United Self Defense Law Firm	A: Our team of attorneys have connections throughout the U.S. and if you are out of state and need assistance, they will work to find you an attorney in the area they trust with your 2A defense.
NRA Carry Guard	A: Yes, you may select an attorney from our network.
Second Call Defense	A: Yes. We have access to every criminal defense attorney in the United States. We specifically do NOT have a proprietary network of attorneys because that unnecessarily restricts options for the best defense. There is no way to have a network with an attorney in every possible area where you may have to defend yourself.
CWI Agency	A: Typically we can. We have had many law firms contact our program asking to be listed.

Provider	Q: If limited to plan attorney, how many are available in each state?
Self Defense Fund	A: Each state is different. We have 150 attorneys in our pre-vetted list which is proprietary. We don't give out that list. Our attorneys can practice in their home state.
USCCA	A: N/A
US Law Shield	A: This will vary by state. We have Program Attorneys and local counsel throughout every state including major metropolitan areas. Moreover, we strive to ensure that members receive the best representation possible, which of necessity includes retaining local counsel in areas where needed to provide superior service to our Members.
CCW Safe	A: N/A
ACLD Network	A: N/A
United Self Defense Law Firm	A: You will have 24/7 access to our three attorneys in Virginia.
NRA Carry Guard	A: This program uses the NRA Attorney Network. For attorney questions you may contact 703-267-1161.
Second Call Defense	A: We do NOT use "affiliated" attorneys or a "network" of attorneys. We refer members to LOCAL attorneys who are intimately familiar with the local prosecutors, judges, etc., to give members every possible advantage.
CWI Agency	A: N/A

Provider	Q: Are your attorneys specialists in firearms law and not just criminal law?
Self Defense Fund	<p>A: We are specialist in criminal and civil litigation when a weapon has been used which includes a firearm. We have access to any number of leading experts on a variety of subject matter (i.e., ballistics, forensics, etc.) that may be required to defend our member(s).</p> <p>We have proprietary review process that takes focuses on a background and history of successful trial cases. Education, accolades are great, but we have attorneys who win self-defense cases both criminal and civil cases.</p>
USCCA	A: The USCCA Critical Response Team is available 24/7/365 and will refer you to a qualified attorney. The USCCA Law Network is a resource (something that can be used for support or help) for members to search for an attorney. The legal coordinator reviews each attorney to make sure they have the knowledge and the experience in self-defense situations. The network is led in good faith that these attorneys are 2A, and like-minded in the firearm community.
US Law Shield	A: All of our attorneys are 2nd amendment defense counselors, trial lawyers, with multiple trials under their belts. They have been vetted through the home office in Houston, Texas.
CCW Safe	A: See above. Don West vets attorneys to make sure they have experience in self-defense cases. While our membership was designed to address firearms situations, it offers coverage for any legal use of force. We are all firearms enthusiasts as well as having experience investigating firearms related cases. Our team assists the attorneys with the preparation and presentation of court cases.
ACLD Network	A: N/A
United Self Defense Law Firm	A: Our attorneys are specialists in criminal and civil law and proficient in firearms and self-defense incidents. They have experience previously defending clients who have needed representation concerning their concealed carry and self-defense.
NRA Carry Guard	A: Attorneys on the network must spend 50% or more of their practice in criminal law.
Second Call Defense	A: We refer members to criminal attorneys who have as much firearms experience as possible. The MOST important thing is to have an experienced attorney who personally knows the local prosecutors, judges, and customs, and who can make sound decisions based on their experience with the legal system in that area.
CWI Agency	A: N/A

Provider	Q: Is there instant access to an attorney 24/7/365 in an emergency?
Self Defense Fund	A: Yes. However, you will be instructed, as we instruct our members, to remain silent. Most folks don't realize that they may have to go to jail, no attorney will be able to keep you out of jail if the law enforcement officers believe there has been a crime committed. So, that will get the process working and we will be working to process our members case aggressively.
USCCA	A: If a member contacts the USCCA Critical Response Team after an incident, your case manager will assist in connecting you to your attorney or, if you haven't selected an attorney, will connect you to the USCCA Attorney Network. The USCCA Network has over 800 criminal defense attorneys, many who make themselves available after hours and on weekends and holidays.
US Law Shield	A: Yes. Members may call a 24/7/365 emergency hotline which is always answered by a Program Attorney.
CCW Safe	A: Yes, we have a hotline for reporting incidents which is answered 24/7/365 by trained operators. They will immediately get basic demographic information such as making sure it is an emergency, the caller's name and membership number and the location of the incident.

	<p>While these first few seconds of the call take place, a joint text and email chain is being created and answered. It goes to the phones of every member of our Critical Response Team of lawyers and investigators. Once the operator has all of the pertinent information the call is patched through to an attorney.</p> <p>This process is tried and true. It is utilized every week and was designed specifically so that you are in contact with an attorney while the call is taking place, not after the fact. Every single employee of our company is either former law enforcement or former special operations personnel. Responding to critical incidents is right smack in the middle of our wheelhouse.</p>
ACLD Network	A: Members contact attorney they wish to use; Network pays that attorneys' fees. Members strongly encouraged to select and get to know attorney they can call after self-defense before an incident occurs; if member has not, or is traveling, he or she has the Network President's personal cell phone number on the back of their membership card and can call for his assistance in obtaining legal counsel. That support number is available 24/7/365.
United Self Defense Law Firm	A: Yes, after signing up, our clients will receive a card in the mail that they should keep on them at all times. This will have the emergency hotline which they should call right away to receive guidance from one of our attorneys.
NRA Carry Guard	A: Yes, we have an emergency hotline.
Second Call Defense	A: Yes. You will talk to an attorney when you call our Emergency Legal Hotline. Then we will arrange for an attorney in your locality within 24 hours or less.
CWI Agency	A: Our program does not require you to use preselected lawyers. We allow for the insured to use their own trusted attorney. The head of the claims department for the program is an attorney and can be consulted at any time.

Provider	Q: Are there exclusions about what is covered by emergency access?
Self Defense Fund	A: Yes. Non-emergency calls. Normal office hours are for non-emergencies.
USCCA	A: The emergency line is for self-defense incidents only. Any other non-emergency calls, members would call Member Service Advisors at 1-877-677-1919
US Law Shield	A: No
CCW Safe	A: The emergency access is for emergencies only. If the member is not sure they may still call the emergency number for clarification and will be directed to the appropriate resource.
ACLD Network	A: No
United Self Defense Law Firm	A: The emergency line is strictly for emergencies. Non-emergency calls should be directed to our other number on our website.
NRA Carry Guard	A: The emergency hotline is for charges related to brandishing and discharge/use of a firearm in self-defense only.
Second Call Defense	A: No.
CWI Agency	A: N/A

Provider	Q: Is there a non-emergency number for firearms related legal advice?
Self Defense Fund	A: Yes. 682-238-8161. Or by email to info@SelfDefenseFund.com. For members only. We get questions, but can't answer them unless they are members.
USCCA	A: The USCCA does not give legal advice. Member service Advisers are there to help with non-legal questions at 1-877-677-1919. Contacting an attorney in your area, USCCA network attorney list, a qualified local attorney or the state Department of Justice is beneficial when it comes to asking questions pertaining to firearm legal advice.
US Law Shield	A: Yes. As part of membership, Members are able to call and speak with Program Attorneys to receive answers to their self-defense and other firearms related questions during normal business hours. We also provide educational seminars and workshops throughout program states each month where members can interact with and question attorneys in person.
CCW Safe	A: Yes, we have a customer service number that is answered 24/7/365. We have a separate hotline number that is exclusive for reporting incidents. It is also answered 24/7/365 by trained operators.
ACLD Network	A: No, Network's membership benefits 100% focused on defense of members after self-defense.
United Self Defense Law Firm	A: Yes, (804) 955-9908 or clients can email into our support team to support@gundefenselaw.com. As a client you will have access. Questions from non-clients cannot be answered unless you have retained our services.
NRA Carry Guard	A: For attorney questions you may contact 703-267-1161.
Second Call Defense	A: We do not offer personal legal advice. Only attorneys should provide personal legal advice. We do provide general educational materials to members to help them understand what is or is not legal.
CWI Agency	A: We are an insurance company program. We are not a prepaid legal defense fund or legal firm. We do not give out legal advice.

Provider	Q: Are hunting/fishing violations covered?
Self Defense Fund	A: Self-defense with the use of any weapon. So, if you have to defend yourself while hunting or fishing yes. Or if you get abused by an officer then that is covered under "Victims' Rights". We cover you for abuse of power situations.
USCCA	A: No. The self-defense SHIELD is for self-defense related incidents only.
US Law Shield	A: Yes, if the member chooses to purchase the "Hunter Shield" add-on. Additional premium is just \$2.95 per month per member and covers any hunting or fishing violation.
CCW Safe	A: No, we cover self-defense incidents only.
ACLD Network	A: No, Network's membership benefits 100% focused on defense of members after self-defense.
United Self Defense Law Firm	A: No, only legal fees associated with gun charges.
NRA Carry Guard	A: Bodily injury or property damage caused during hunting or trapping or recreational shooting on public or private land.
Second Call Defense	A: No.
CWI Agency	A: No.

Provider	Q: Is there reimbursement for lost wages while in court? If so, what are the limits?
Self Defense Fund	A: \$500.00 per day for court appearance.
USCCA	A: The personal hardship coverage up to \$6000.00 can be used towards lost wages during criminal proceedings. While in Civil Court, membership benefits provide Compensation up to \$750.00 per day.
US Law Shield	A: No
CCW Safe	A: Membership includes a work loss coverage up to \$350 per day, depending on the service plan, while the Covered Member is in a criminal trial.
ACLD Network	A: No. Your legal expenses are funded, but no reimbursement for lost wages.
United Self Defense Law Firm	A: No, only legal fees.
NRA Carry Guard	A: Up to \$250.00 per day for loss of earnings can be covered as part of the supplementary payments of up to 20% of the criminal defense limit for the policy chosen.
Second Call Defense	A: Yes.
CWI Agency	A:

Provider	Q: Are there other covered potential expenses which are not listed here?
Self Defense Fund	A: None to report, however it is important note that we have no hidden fees. With any plan it is prudent to read the terms so that you have a full understanding of coverage.
USCCA	A: Personal Hardship Coverage up to \$6,000.00 can be used replacement cost of confiscated firearm. Replacement of a firearm, up to its manufacturer's suggested retail price, that has been confiscated as a result of an "occurrence", provided that: i. no criminal charge or indictment will be brought against, or there has been a dismissal or acquittal of all criminal charges or proceedings against, the insured as a result of the "occurrence"; and ii. it becomes reasonably certain that the firearm will not be returned to the insured.
US Law Shield	A: Members receive discounts at various vendors, plus have access to training videos, seminars and more.
CCW Safe	A: All litigation related expenses are paid up front including Trial Director, jury consultants, videographers for witness preparation, demonstrative exhibit costs, animation, social media jury monitoring services, etc.
ACLD Network	A: No. Just criminal and civil defense costs, including non-firearms defense.
United Self Defense Law Firm	A: No, only legal fees.
NRA Carry Guard	A: Immediate access as needed to supplementary payments of up to 20% of the criminal defense limit include attorney consultation and retainer fees, bail money, member loss of earning up to \$250.00 per day, replacement of legally possessed firearms, clean-up costs for member's residence, psychological support counseling.
Second Call Defense	A: Aftermath cleanup Emergency contact notification Psychological support

	Member newsletter and training
CWI Agency	A:

Provider	Q: Are brandishing or other non-lethal charges covered?
Self Defense Fund	<p>A: Without knowing the details, in a brandishing situation our members would be instructed to remain silent until we could gather the information specific to the situation. In many instances, law enforcement, knowing a legal defense is at play, the problem goes away before it even gets off the ground. Each situation is different.</p> <p>In a self-defense situation you are not in your right mind. Brandishing is illegal. If you are in trouble, we advise calling our emergency hotline and follow our instructions. We cover you for self-defense.</p>
USCCA	A: Only if related to self-defense activities.
US Law Shield	A: Yes. Members are covered if they use a firearm or other legal weapon in a place they can legally possess that weapon, whether they pull the trigger (or other similar activity) or not.
CCW Safe	A: We cover anything where self-defense is a valid legal defense. In instances of brandishing where there is reasonable fear of death or bodily injury then the display of a weapon is covered. Only in a case where someone admits that they displayed their weapon in order to scare someone and were NOT in fear for their life or bodily injury would the defense not be covered.
ACLD Network	A: Only if the defensive display of a firearm was done in self-defense to stop or prevent assault.
United Self Defense Law Firm	A: If it is self-defense, then it is covered.
NRA Carry Guard	A: Brandishing and discharge/use of a firearm charges are covered in self-defense situations only.
Second Call Defense	A: We do cover brandishing although we do not encourage it. We tell our members to use their firearm in self defense when they honestly believe their life is in danger or at risk for great bodily harm. We provide protection for self defense with a firearm.
CWI Agency	A: It can be. It depends on what the insured is charged with and how they are charged. Property damage is covered, for example, if the insured damages someone else's property with a stray round.

Provider	Q: How solvent is your company?
Self Defense Fund	<p>A: 7 years operational with no lawsuits or complaints.</p> <p>Membership fees cover our marketing and member training and information. We have a separate fund that is reserved for cases only.</p>
USCCA	A: We are backed by A-Rated United Specialty Insurance Company out of Bedford, TX. Since 2009, the USCCA has been providing legal and financial protection for responsibly armed Americans. With over 260,000 active members, we are growing stronger every day.
US Law Shield	A: U.S. Law Shield has zero debt and runs at a comfortable profit.
CCW Safe	A: We are backed by the power of our membership, which is in turn backed by our captive insurance, which is in turn backed by reinsurance. Our strength is in our independence. Unlike others we are not backed by traditional and often foreign based insurance. We own our captive insurance company.

ACLD Network	A: Since its introduction in 2008, the Network has always operated without any debt, building up a \$1,050,000+ Legal Defense Fund while having provided membership benefits for 15 members who have had self-defense incidents.
United Self Defense Law Firm	A: We have operated since 2014 with no debt. But keep in mind, we are a law firm, not an insurance company.
NRA Carry Guard	A: Policies are administered by Lockton Affinity and insured by Chubb©. Chubb© carries an AM Best financial rating of A++ XV and is the world's largest publicly traded property and casualty insurance company. Lockton is the world's largest privately held insurance broker.
Second Call Defense	A: We have been around since 2013. We were one of the first companies in this industry. We are debt free and have had over 16,000 people sign up for our services.
CWI Agency	A: We are A rated insurance company. You can easily verify with any of the financial ratings companies.

Provider	Q: How are claims filed and/or paid?
Self Defense Fund	A: One call. Our terms are listed. Coverage like no other.
USCCA	A: Once the self-defense incident is reported, the USCCA Critical Response team files the claim on the member's behalf. The Insurance Company's Claims Attorney will make coverage eligibility determination and work with the member and/or members attorney on coordination of payment if applicable.
US Law Shield	A: Claims are filed by calling the hotline and benefits are immediate for covered events. Payments are made directly to the attorneys per contractual agreement. Members never see an invoice for legal services rendered through the plan.
CCW Safe	A: We handle all payments. From bond to attorneys, to investigators, to trial experts, the member has \$0 out of pocket expenses.
ACLD Network	A: The member, through his or her attorney, advises the Network leadership of what occurred, and in consultation with the attorney, the needs of the case are ascertained and the money deposited in the attorney's trust fund.
United Self Defense Law Firm	A: Once a matter has been tried in a court of record, the retainer agreement does not cover appeals. However, we are willing to continue with representation and will work diligently with the client to reach a reasonable fee structure for any appeals, should the client pursue an appeal.
NRA Carry Guard	A: By calling the emergency number, a claims form will be sent to Gibson and Associates. A claims adjuster will be in contact with the insured.
Second Call Defense	A: Call our Emergency Legal Hotline immediately after a self defense shooting. We handle EVERYTHING from that point forward.
CWI Agency	A: Claims can be called in to our toll free line which is answered 24 hours a day. This gets the claim going. Every claim is going to be a bit different, but each is handled by our staff as if their life was dependent on it, since each policyholder's life just may be in the balance.

Provider	Q: What add-on benefits do you offer and what are the fees for each?
Self Defense Fund	A: No add-ons. We have a \$1,700.00 library that members get access to, newsletter, media that we participate to educate members, social media posts, and events that we invite our members to. Our community is about providing "life-saving" information. Your life is basically over if you wind up in

	jail. Our network of trainers, thought-leaders, medical, etc. are all focused on helping our members and each other stay alive.
USCCA	A: The USCCA Self-Defense SHIELD membership benefits include all the following, at no additional cost to the member; continued education and training, latest techniques, practices, laws, and perspectives through books and DVDs available at our online store or through calling our Advisors in Member Services. These are tools that you can use on your own time, on demand, when convenient and in the privacy of your own home before you have to go out to a range or practice in front of others. Further education and training is available through certified instructors and training counselors using complimentary membership features above and beyond the protection, include live training broadcast webinars, the award winning Concealed Carry Magazine, concealed carry reports, Into the Fray, Pacifier and Peacemakers, and much more. We also have apps for both Apple and Android devices.
US Law Shield	A: Multi-State Protection \$2.95 per month, per Member Minor Child Protection for \$2.00 per month per household Hunter Shield for \$2.95 per month per Member
CCW Safe	A: Increased bond limits and household plans are available at varying costs.
ACLD Network	A: Members receive substantial member education package of 8 academic level lectures on DVD by recognized experts like Massad Ayoob, John Farnam, Tom Givens, Dennis Tueller and more, plus a 230-page book by Massad Ayoob. The cost of this education package is included in the initial membership fee of \$135/yr. Some members have said they would have paid that just to obtain the education package alone, but they're grateful for the rest of the member benefits, too. We know the better our member is educated, the less chance of an error being made.
United Self Defense Law Firm	A: Family plans are offered with each of our single plans. We also host trainings and seminars throughout the state of Virginia during the year that include various aspects of the law as well as some seminars with tactical and handling focus. All clients also get to participate in quarterly conference calls where they can ask the attorneys any legal questions they may have and they will answer them on that call.
NRA Carry Guard	A: New Carry Guard members receive one free year of NRA membership. Existing NRA members will receive a one year extension. Life members and higher will receive instructions on how to gift their free year of membership.
Second Call Defense	A: Spouse protection is offered starting at \$4.00 per month. See our website for full details.
CWI Agency	A: We offer spousal protection in the home for free. We treat the spouse the same as the insured in/at the home location. If the spouse wants to carry a firearm then they would need to purchase a separate policy. We do offer a discount to the spouse of \$79.00 per year. As mentioned earlier, we also offer a firearms property policy for \$125.00 per year per \$12,500.00 worth of guns and/or equipment such as scopes and suppressors. We don't care if it is a Class III firearm. In order to protect our insured we only ask for the make, model and last 4 of the serial number so that the BATFE won't be able to take our records and use them against our policy holders one day.

Costs/Discounts

Provider	Q: What special deals do you offer to VCDL members?
Self Defense Fund	A: For each VCDL member who subscribes to our services we will contribute 13.33% of the dollar amount of sales to VCDL. We may also make merchandise donations. We don't offer any financial perks to become a member, but we will be offering some opportunities to attend Front Sight Firearms Training Institute in Las Vegas, NV soon. Our cost is low and we do not charge a processing

	<p>fee to become a member – we will keep your members out of prison for self-defense related charges - that has a lot of value in our opinion.</p> <p>Front Sight is considered the “Gold Standard” of Firearms Training in the U.S.: https://www.selfdefensefund.com/interview-with-brian-pavey-independent-promoter-for-front-sight-firearms-institute/ We are also talking to another firearms facility in Florida.</p> <p>We also host “Women Alert to Dangers” and would like to invite women to participate in the on-line discussion: https://www.facebook.com/groups/1816729645251587/</p> <p>The answers to these questions are provided for informational and educational purposes only. Our members must read our comprehensive terms and conditions and agree to them before becoming members of National Association for Legal Gun Defense aka www.SelfDefenseFund.com</p> <p>DISCLAIMER: ONLY AN ATTORNEY CAN GIVE LEGAL ADVICE. This information is provided as a general overview of SelfDefenseFund.com. It is not intended to serve as legal advice or statutory interpretation for any given jurisdiction. Members can be assured that they will be aggressively defended.</p>
USCCA	<p>A: 15% discount off annual or monthly payments on all levels of membership using the VCDL members only code. This offer is not available online. To take advantage you must call 262-746-2160 or email groupsales@uscca.com.</p> <p>Any spouse can still be added to Gold, Platinum or Elite level of coverage for an additional \$47.00 for the year. In addition, as a USCCA member, you will have access to partnership discounts to companies which provide training, education and gear. These currently include Crossbreed Holsters, Man Pack, S.I.R.T., Viridian, Weapon Technologies, Girls With A Gun, Optics Planet, and many more.</p>
US Law Shield	<p>A: VCDL Members will receive 10% off all monthly membership plans and 15% off all annual membership plans. In addition, US Law Shield will donate \$30 to VCDL for every VCDL member who signs up through this offer.</p>
CCW Safe	<p>A: VCDL members are offered a 10% group discount. Coupon code VCDL10 will be given to VCDL members to use when enrolling in our membership plan.</p>
ACLD Network	<p>A: \$25.00 off of a new membership for VCDL members. VCDL members are encouraged to cite this coupon: VCDL25off to receive \$25 off first year dues for individual members. Coupon applicable at: https://armedcitizensnetwork.org/join/purchase-membership or cite it by phone and receive \$25 off your new membership, or write it clearly on mail-in application at: https://armedcitizensnetwork.org/images/stories/Membership%20Application.pdf and subtract \$25 from your check or credit card authorization.</p>
United Self Defense Law Firm	<p>A: \$25 off to all VCDL members. Additional group discounts are offered for VCDL members, just email or call our support team to receive the special discount code.</p>
NRA Carry Guard	<p>A: At this time the only available discount is 15% for certified NRA instructors. You will need to provide your NRA instructor ID# during the enrollment process to be verified. The NRA and the insurance company are working on a referral program and discounts for friends and family who you invite to join Carry Guard. this is subject to change and we do not have a set effective date.</p>
Second Call Defense	<p>A: We can offer all VCDL members a free month to check us out. The way the free month works is that if a member types in VCDL in our promo code section when they sign up we will send them a check to reimburse them for their first month when we send out their membership kit.</p>

CWI Agency	A: We don't offer special deals as we don't have different pricing for one group and not for another. We don't discriminate as we want every concealed permit holder to be part of our client base. We offer a great product and support for a fair price right up front. No gimmicks or bait and switch.
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Provider	Q: What sets your company apart from the others?
Self Defense Fund	<p>A: Well, after you complete your survey, we believe you will know the answer to that question. There is no other membership that offers what we do to our knowledge. We have seen over the years that many have had to amend their coverage to compare; however, we keep adding more intrinsic value to our membership by promoting the strength of the brand and making it known "That if you touch one of our members, it will be costly." We are seeing impact in the marketplace and noticing that the police treat our members better and as a result this helps everyone when they deal with "law-abiding" citizens.</p> <p>I handle the marketing and am a member, I can attest that having the "Attorney Protected" decals and card have helped me to cut short my interactions with law enforcement when I open carry in my state and our media is educating the masses in regard to the type of coverage we offer. We are living it.</p>
USCCA	<p>A: Part of the mission with the USCCA is education and training to help members grow and develop their skill level. We offer partnership discounts with several companies in addition to the benefits listed below.</p> <ul style="list-style-type: none"> *Up To \$2,000,000 Civil Suit Defense And Damage Protection *Up To \$250,000 Criminal Defense Protection And Attorney Retainer *24/7/365 Access To The USCCA Critical Response Team *No Annual Limits - Benefits By Occurrence *Up-Front Bail Bond Funding *Members-Only Deals And Discounts *Local Attorney Coordination *Firearm Theft Liability Coverage *Wage Compensation While In Court *Complete Subscription To Concealed Carry Magazine Included *100% Up-Front Coverage (No Deductible. No Reimbursement.) *Personal Hardship Coverage *Covers Use Of All Legal Weapons *Attorney Counseling by USCCA Legal Advisory Board *Expert Witness Coordination *Interrogation And Grand Jury Protection *Members-Only Online Video Library And Article Vault *Complete Psychological Support
US Law Shield	<p>A: Besides being the first, the largest, and providing the most comprehensive coverage anywhere from the most robust network of Program Attorneys and local counsel in the country, the US Law Shield program is the only one that provides ready access to seasoned gun-law attorneys for Members' firearms and self-defense needs. While 24/7/365 access to an attorney-answered hotline is critical, the ability to have questions answered before an incident is equally important. Significantly, members pay nothing extra for that type of white-glove service.</p> <p>In addition to our legal coverage, we offer members an extensive library of reference material including videos and seminars. We also have a network of businesses which offer discounts to USLS members.</p>
CCW Safe	<p>A: Number one is experience. We are the only company in the industry to have covered a member who was charged with Murder from arrest to his not guilty verdict at trial (https://ccwsafe.com/blog/in-self-defense-the-maddox-case-how-ichose-ccw-safe) No one touches our coverage. Our members have all of their criminal and civil legal fees covered regardless of the</p>

	<p>outcome. They are not forced to pay up front to be reimbursed IF they prevail in court. Don't be fooled by civil judgement coverage contingent on criminal exoneration offered by our competitors or cap limits imposed on coverage. Some even require bond costs to be deducted from legal fees limits. We offer the best product out there. We don't give away guns and spend a fortune on advertising. We focus on the power of membership fees on defending those who are forced to defend themselves. A CCW Safe members case will be handled by former police officers with homicide and self-defense investigation experience. Dare to compare. Research each of our competitors. Then make an informed decision. you will find there really is no comparison.</p>
<p>ACLD Network</p>	<p>A: Armed Citizens' Legal Defense Network is not based on an insurance policy. We specifically avoid insurance terms like coverage, limits, exclusions, as they are misleading in the explanation of Network membership benefits. For membership benefit details see https://armedcitizensnetwork.org/learn/membership-benefits.</p> <p>The Network was the first to establish a post-incident support membership organization. In 2008 when we founded the Network, the only options were traditional insurance (reimbursements), and prepaid legal programs. Since introducing the Network, fully a dozen look-alike programs have sprung up, but limit their service by offering only a portion of their support up front, with insurance reimbursements filling in at some point in the legal process, generally when it is time to pay trial expenses.</p> <p>The Network approach membership services differently from these look-alike programs in the following areas of concern:</p> <ul style="list-style-type: none"> --Access to Network experts, including our Advisory Board members like Massad Ayoob, John Farnam, Emanuel Kapelsohn, Dennis Tueller, James Fleming, Marty Hayes, Tom Givens and more --Our affiliated attorneys, who are also full Network members, are a tremendous resource for members --Network Legal Defense Fund: currently over \$1,050,000 and growing daily 1/2 of which is made available for a single member's criminal or civil defense after justifiable defense with ANY legal weapon (NOT limited to shooting incidents), and available for retrials or appeals if needed. This includes an up to \$25,000 bail bond assistance benefit. --The Network provides reliable use of force education from recognized, expert sources.
<p>United Self Defense Law Firm</p>	<p>A: We are not insurance. Acting on their passion for liberty and the rights of every individual, Virginia lawyers Ken Cuccinelli, Graven Craig, and Torrey Williams established USDLaw in 2014 with the express purpose of providing affordable self-defense representation in criminal, civil, and administrative actions. With many years of combined trial experience, the lawyers at the United Self Defense Law Firm, PLLC specialize in defending those who use their guns in the lawful exercise of self-defense. When you are forced to fight for your life, we think you should have someone ready to fight for you in court, and that is what we are all about.</p>
<p>NRA Carry Guard</p>	<p>A: Each NRA Carry Guard member has his or her own insurance limit. There is not a shared limit among all members.</p> <p>Spouses are automatically covered, inside and outside the residence, at no additional cost.</p> <p>Residential family members are covered for acts of self-defense in the home at no additional cost.</p> <p>Civil defense legal fees are paid by the carrier and do not reduce your overall limits.</p> <p>All NRA Carry Guard benefits are fully insured. Payments are not determined by a committee.</p>

	<p>Immediate access to the NRA attorney referral network and the ability to select your own counsel.</p> <p>Occurrence based policy, not annual limits.</p> <p>The NRA endorsed insurance program has had a form of self-defense coverage since 2000.</p> <p>Emergency hotline available 24/7.</p>
<p>Second Call Defense</p>	<p>A: Second Call Defense pioneered the “Rapid Response” concept, offering legal and financial protection IMMEDIATELY after you use a gun in self defense. And while others seek to copy our system, no one comes close to the comprehensive 4 layers of protection we offer:</p> <ul style="list-style-type: none"> ● INSURANCE PROTECTION - underwritten by Lloyds London, rated “A Excellent” and administered by Dual Commercial. ● FINANCIAL SUPPORT - up-front money, no out-of-pocket costs, nothing to repay. ● RAPID RESPONSE - immediate real-time assistance by legal defense experts. ● TRAINING & EDUCATION - expert information on legally exercising your Second Amendment rights. <p>Second Call Defense provides the most comprehensive protection for armed self-defense in the world! Powerful 24/7/365 protection that follows you in all 50 states plus U. S. Territories. Extensive insurance coverage for criminal defense, civil suits, and accidents. Complete, worry free case management. From the moment you call, we do it all for you.</p> <p>This includes:</p> <ul style="list-style-type: none"> → Up to \$1,500,000.00 civil suit defense protection → Up to \$300,000.00 civil suit damages protection → Up to \$300,000.00 accidental shooting protection → Up to \$150,000.00 criminal defense protection → Up to \$25,000.00 immediate cash for a bond up to \$250,000.00 → Up to \$10,000.00 immediate attorney retainer → Up to \$2,000 for aftermath cleanup → Up to \$500 per day compensation while in court → 24/7 Emergency legal hotline → Personal crisis manager → Nationwide attorney network access → Local attorney referral within 24 hours → Emergency contact notification → Expert witness coordination → Gun retrieval or replacement → Up to 40 sessions of psychological support → On-site assistance → Member newsletter → Self Defense News → Online training
<p>CWI Agency</p>	<p>A: Our program was founded by shooters for shooters. We found that there was a significant lack of coverage out in the market for ourselves, which led to the creation of our program. There are a lot of prepaid legal or associations willing to take your hard earned money, but they don’t provide the coverage that a genuine insurance company can. We take pride in knowing about the gun industry as our management staff works with many firearm related clients on the commercial insurance side of our business. We shoot and travel on the practical shooting circuit where our fellow competitors are not just friends, but they are our clients as well. We have a commitment to our clients and their way of life, because it is our way of life as well.</p>

Provider	Q: What are the average monthly premiums? These are BEFORE the VCDL Discount.
Self Defense Fund	<p>A: \$12.50 per month for the first member, \$5 a month for each additional. Or \$150 per year for individual and \$60 per additional.</p> <p>\$150 per individual for organizations (i.e., security, churches, manufacturers of weapons, law enforcement, martial artists, K-9, retailers of firearms (FFL), etc.) We cover FFL for errors and omissions when dealing with ATF, etc.</p>
USCCA	<p>A: Gold- up to \$600,000.00. Cost is \$22.00 per month or \$247.00 per year \$500,000 Civil Suit Defense and Damages \$100,000 Criminal Defense Protection/Up-Front Attorney Retainer \$5,000 / \$50,000 Up-Front Bail Bond Funding* \$350 / day Compensation While in Civil Court \$3,000 Personal Hardship Coverage \$3,000 Psychological Support Platinum- Up to \$1,150,000.00. Cost is \$30.00 per month or \$347.00 per year \$1,000,000 Civil Suit Defense and Damage Protection \$150,000 Criminal Defense Protection and Up-Front Attorney Retainer \$25,000 / \$250,000 Up-Front Bail Bond Funding* \$500 / day Compensation While in Civil Court \$4,000 Personal Hardship Coverage \$4,000 Psychological Support</p> <p>ELITE- Up to \$2,250,000.00. Cost is \$47.00 per month or \$497.00 per year. \$2,000,000 Civil Suit Defense and Damage Protection \$250,000 Criminal Defense Protection and Up-Front Attorney Retainer \$50,000 / \$500,000 Up-Front Bail Bond Funding* \$750 / day Compensation While in Civil Court \$6,000 Personal Hardship Coverage \$6,000 Psychological Support</p> <p>*Bail bonds only require a 10% payment of the full amount, so \$50,000 would cover a \$500,000 bail bond.</p>
US Law Shield	<p>A: There is a one-time setup fee of \$19.95. After that, monthly premiums are \$10.95 per month per adult. Multi-State Protection is \$2.95/month per member. Minor Children living in your home can be covered for \$2.00/month per account. Bail bond and expert witness coverage can be added for \$2.95/month in states where available. We are actively working to add this coverage to more states and will inform our members as it becomes available. Bail/Witness coverage is currently not available in Virginia.</p> <p>If you are not satisfied you can cancel your membership at any time and receive a prorated refund for the remaining months in your contract.</p>
CCW Safe	<p>A: Permit plans:</p> <ul style="list-style-type: none"> -The Defender plan \$179 or \$16 per month. -The Protector (same plan as Defender except discounted for LE/Military) \$149 or \$14 per month --Add spouse to either for \$100 --\$1m Civil Liability can be added to any plan for \$220 -The Ultimate \$499 Covers member and spouse. Includes \$1m civil liability for primary member. Covers \$1m bond for member and spouse. <p>Non Permit Plans:</p>

	<p>-Constitutional carry \$299</p> <p>-Home defense \$299</p>
ACLD Network	<p>A: New Network memberships are \$135/year. Renewals are \$95/year.</p> <p>Three-year memberships are \$295 Renewals for 3 years are \$255</p> <p>Ten-year memberships are \$790 Renewals for 10 years are \$750</p> <p>Additional members who reside in your household can be added for \$60/year. They must live at the same address as the primary member and must be signed up at the time of initial purchase.</p>
United Self Defense Law Firm	<p>A: Protector (Single) Plan - \$12.50/month before additional \$25 discount</p> <p>Defender (Single) Plan – \$16.60/month before discount</p> <p>Guardian (Single) Plan - \$25/month before discount.</p> <p>Our website goes into detail what each specific plan offers and you are able to choose which would work best for yourself or your family.</p>
NRA Carry Guard	<p>A: Gold Plus (\$549.95 annually or \$49.95 monthly) includes \$1,500,000.00 of civil protection with \$250,000.00 in criminal defense.</p> <p>Gold (\$359.95 annually or \$31.95 monthly) includes \$1,000,000.00 of civil protection with \$150,000.00 in criminal defense.</p> <p>Silver (\$254.95 annually or \$21.95 monthly) includes \$500,000 of civil protection with \$100,000.00 in criminal defense.</p> <p>Bronze (\$154.95 annually or \$13.95 monthly) includes \$250,000.00 of civil protection with \$50,000.00 in criminal defense.</p>
Second Call Defense	<p>A: Ultimate: \$34.95 per month/ \$399.00 annual; Spouse coverage \$7.00/month/\$80.00 annual includes \$1,000,000.00 civil suit protection, \$250,000 civil damages protection and accidental shooting protection, \$100,000.00 criminal defense protection.</p> <p>Defender: \$14.95 per month/\$179.00 annual; Spouse coverage \$5.00 per month/\$60.00 annual includes \$500,000.00 civil suit protection, \$50,000.00 civil damages protection and accidental shooting protection, \$50,000.00 criminal defense protection.</p> <p>Basic: \$9.95 per month/\$119.00 annual; Spouse coverage \$4.00 per month/\$48.00 annual includes \$10,000.00 accidental shooting protection and \$10,000.00 criminal defense protection.</p> <p>For other coverage limits per plan see the website at secondcalldefense.org/plans-and-pricing</p>
CWI Agency	<p>A: Our program has three levels of coverage:</p> <p>\$179.00 for \$150,000.00 in coverage \$279.00 for \$300,000.00 in coverage \$379.00 for \$500,000.00 in coverage</p> <p>If an insured wants to purchase firearms property coverage it is \$125.00 per year for every \$12,500.00 in value of the collection.</p>

Provider	Q: What is your web address?
Self Defense Fund	A: SelfDefenseFund.com
USCCA	A: USCCA.com
US Law Shield	A: USLawShield.com
CCW Safe	A: CCWSafe.com/
ACLD Network	A: ArmedCitizensNetwork.org/
United Self Defense Law Firm	A: GunDefenseLaw.com
NRA Carry Guard	A: Enrollment is at nracarryguard.com/membership or by calling 866-672-5050, option 1. Frequently asked questions can be answered at nracarryguard.com/help/faq/
Second Call Defense	A: secondcalldefense.org
CWI Agency	A: concealedweaponsins.com

Summary

Once again, we would like to thank all those who participated in this survey and especially to all who have offered special deals for VCDL members and/or contributions to our organization.

This chart will be updated as plans change and new providers participate. A current version of this document can be found at the shareable link below. This version was updated on 05/01/2018

<http://vcdl.org/Legal-Plans>

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