

# Armed Carriage Laws: Are You Covered?

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Carlton Fields Shareholder Wm. Cary Wright authored an American Law Institute *The Practical Lawyer* article titled, “Armed Carriage Laws: Are You Covered?” reviewing the insurability of private, public, and commercial firearm risks. Due to the Second Amendment, American citizens now have an estimated 270 million firearms, and the ability to operate those firearms in public spaces, whether through open carry or concealed carry laws. The article analyzes applicable interpretations of insurance policies, such as Commercial General Liability policies, standard homeowner policies, special active-shooter policies, and policies issued by the National Rifle Association and other organizations that parties can apply in situations where persons and property are harmed by firearms. Wright advises property owners, employers, and merchants to have a firm grasp on any applicable firearm policies to ensure proper coverage in the current environment.

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Wm. Cary Wright

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