

From: Tim - Delta Defense timschmidt@emails.deltadefense.com
Subject: Did you hear?
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To:



Did hear about the MAJOR update to the self-defense liability insurance^o included with USCCA Membership?

[The USCCA is the definitive best choice for gun owners:](#)

– **[NEW] “Red Flag” Law Coverage** – If you are facing an “Extreme Risk Protection Order” also known as a “Red Flag” law that would unconstitutionally strip away your gun rights, the policy provides you up to \$15,000 towards attorney fees and expenses to defend yourself.

– **[NEW] Expunging/Sealing Records Coverage** – Up to \$5,000 for attorneys fees and expenses to expunge or seal the records associated with a covered incident. What many gun owners don’t realize is that just because you’re declared innocent doesn’t mean the public information about your case goes away. And sometimes felony charges can even hang around on your record for years! This new coverage gives you the funds needed to ensure you can put the legal aftermath of your self-defense incident behind you for GOOD.

– **[NEW] Loss of Earnings Coverage** – Previously, USCCA Members could only get any lost income reimbursed if the time off was taken at the request of the insurance company. With this added coverage, all USCCA Members also get access to funds to cover lost income in the first 30 days after a self-defense incident.

– **[NEW] Plea Deal Coverage** – If you take a plea deal for something that is NOT a “crime of violence”, your coverage doesn’t end. Too often, a prosecutor will threaten to prosecute self-defenders

on murder charges or offer a plea deal for a lesser crime and lower sentence. This puts good gun owners in a tough situation: plead guilty to something you didn't do for a lesser sentence OR potentially lose a MURDER trial and face 10+ years in prison. This update to the policy purchased by the USCCA gives you more freedom to choose which path is right for you.

– **[NEW] Removal of Previous Coverage Exclusions** – Coverage is no longer affected if your self-defense incident occurs within a post office or federal building. Also, the great firefighters and paramedics who serve the public are no longer excluded from coverage while on duty.

– **[UPDATE] Coverage Determination** – The insurance company is contractually REQUIRED to provide coverage so long as you can, in good faith, assert self-defense as a justification under the law. In other words, there's coverage if your defense attorney believes there is a good faith self-defense claim and the judge allows you and your attorney to make that argument in court until a final, non-appealable finding of guilt is reached.

– **[UPDATE] Up to ~~\$100,000~~ \$250,000 Available for Bail Bond Expenses** – This covers the normal upfront cost for a ~~\$1,000,000~~ \$2,500,000 bail bond. With the bias against armed self-defense increasing in many states, this new limit ensures you're still able to fight for your innocence without your hands tied behind your back, even if a slanted judge unjustly decides you're a "flight risk" or "danger to the public" just because you choose to carry a gun for self-protection.

– **[UPDATE] No Elective Recovery or Recoupment of Expenses**
The previous policy purchased by the USCCA allowed the insurance

– The previous policy purchased by the USCCA allowed the insurance company to recoup any coverage expenses if the member was found guilty. Despite the fact that the USCCA’s insurer has NEVER recouped any payments made on behalf of a member, this revision to the policy ensures that recovery or recoupment can only happen if a government agency forces them to do so based on applicable law.

– **[UPDATE] Criminal Act Exclusion** – The previous policy had potentially confusing language. To be clear, just being charged with a crime does not exclude coverage. So long as you can, in good faith, assert self-defense as a justification under the law, the Criminal Acts Exclusion doesn't apply.

And since you get these new member bonuses for starting today, this is a no-brainer...



Plus, you'll get a chance to win a FREE gun! No purchase necessary to win. See Giveaway [Official Rules](#)





USCCA Membership is truly one heck of a bargain!

[Activate your membership today to get prepared to protect the people you love.](#)

Take care and stay safe,

A handwritten signature in blue ink, appearing to read 'T. Schmidt' with a stylized flourish at the end.

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⁰Insurance has been purchased by the USCCA and is one of the benefits of membership in the USCCA. Coverage and benefits are subject to the terms, conditions, and exclusions of the insurance policy issued to the USCCA by Universal Fire and Casualty Insurance Company, an insurance company with its principal place of business in Hudsonville, MI. Every USCCA Member is an additional insured on that policy. Information provided herein is for informational purposes and is not intended to be a representation of coverage that may exist

in any particular situation. USCCA Membership is not available to residents of New Jersey, New York or Washington State. Contact Delta Defense's Customer Engagement Team at [1-800-674-9779](tel:1-800-674-9779) with any questions.

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