

USCCA Insurance Review

Introduction

Getting a license to carry a [concealed](#) weapon, or CCW, is only the start of real peace of mind and 100% security. You see, although the chance is small, you may one day be forced to use your concealed firearm for self-defense. When that occurs, even if you are justified in the eyes of the law you'll face certain fees when the inevitable legal process begins. You might find that you need financial help with lost wages while you're in court, civil or criminal defense fees, or even bail if you're arrested at the scene of the incident.

All of that is usually very expensive. Fortunately, CCW insurance is a surefire way to help with financial issues that may arise as a result of your using a CCW firearm. However, with all of the different insurance providers demanding attention these days, it can be tricky to know which is worth your time and money.

Insurance has become a necessity due to the ability for malicious individuals to sue for almost any reason, even if they were clearly at fault for a disturbance. Furthermore, as time goes on, it's becoming increasingly-common for threatening individuals to claim that excessive force was used on their person during crimes of a physical nature. It's unfortunate that in this day and age the above scenario is not only possible but probable.

That's why, if you're shopping for good CCW insurance, we recommend the USCCA as a high-value, well-established option that offers a complete package with concealed-carry training, financial protection, and a like-minded community. The USCCA started when it became clear that the government was not on the side of law-abiding Americans trying to provide and protect their families. As an organization, its primary goal is to protect you after you've done the job of protecting your home or your family. With their assistance, you can weather the stormy legal battle and emerge unscathed and secure both physically and financially.

About USCCA

The USCCA (or United States Concealed Carry Association) is an industry leader in CCW insurance. Not only do they provide legal and financial assistance during the court documentation and civil processes that follow incidents, but they also provide you with training and education for the proper use of your concealed firearm. You'll join a community of hundreds of thousands that all share the same the peace of mind that they can defend themselves without worrying about ruining themselves financially.

As opposed to some CCW insurance-providers, the USCCA gives you up-front financial assistance when you need it most. This can prevent you from having to take out terrible loans or refinance your home and other expensive contracts. They'll also provide you with a selection of attorneys specialized in the matters of self-defense and home-defense.

The USCCA is not just an insurance provider that takes your money and is gone until you're in big trouble. It's a community and family that recognizes the value of firearm safety and proper firearm use; that's why they provide so many extra resources and training materials in addition to their protective benefits. The goal is the ultimate peace of mind, not just a check to cover your court fees.

What is Included in USCCA Membership?

So what is the USCCA all about?

The USCCA's primary mandate is the providing of exceptional legal and financial protection for you and your family in the event of an incident. Through the USCCA's Self-Defense SHIELD Protection, you can potentially utilize up to \$2.25 million for the fees incurred during your defense or civil processes.

However, USCCA Membership is not just integration into some basic legal services and a financial nest egg to dip into when the court fees skyrocket. Joining the USCCA provides you with additional, valuable resources and materials to enhance your lifestyle and improve your confidence as a concealed carrier.

All members of the USCCA gain access to industry-leading education surrounding the safe use of firearms and concealed-carry weaponry, as well as updates on news and laws as the national discussion around self-defense in America evolves. The Concealed Carry Magazine, a publication from USCCA, is included in all memberships as well.

Furthermore, you gain access to training in person with a USCCA Certified Instructor or through online videos. Every responsible gun owner knows that value of these types of resources. You'll also receive discounts on training and gear, along with a Carry Confidence Kit. If you have a Spouse, they can be integrated into Membership through you.

Perhaps most important of all, you'll be joining a dedicated community that understands the value of self-defense and which host the Concealed Carry Expo; by joining the USCCA, you'll be able to attend this convention and mingle with like-minded individuals.

Membership Plans/Pricing

Let's take a look at the gritty details of each coverage plan. The USCCA offers three tiers of membership, with each higher tier offering greater protection and benefits than the previous one.

Gold Membership is the most basic tier of coverage, starting at \$22 per month or \$247 per year. With this tier, you gain access to the Concealed Carry Magazine, a CCW Reciprocity Map with Permit Expiration Reminders, and member-only USCCA App features such as CCW alerts when crossing [state](#) lines.

You'll also have access to weekly news updates on changing laws, as well as gear reviews. You'll have the ability to reach into the nationwide USCCA Certified Instructor Network and the instruction Video Library to enhance your training and understanding of your CCW responsibilities. Training drills are available every week.

When it comes to legal protection, Gold Membership provides up to \$500,000 in Self-Defense SHIELD Protection for any Damages or Civil Defense fees, as well as an additional \$100,000 for bail bond costs or attorney retaining fees. You'll be able to contact the USCCA at any time no matter the day or hour and get the funding to help you and your family right away. This protection is applicable for the use of all legal weapons, not just firearms; this covers knives, blunt weapons, and even your bare hands.

Finally, you'll be able to fully join the USCCA community, with all of the included social perks, as well as a discount on your spouse's membership and gear from the USCCA. Your spouse's membership will be valid inside the home, just like your own.

Platinum Membership is the next tier of coverage at \$30 per month or \$347 per year. It comes with all of the above features and perks. In addition, Platinum Membership provides you with access to the interactive “Ask an Attorney” Webinar that’s streamed monthly, as well as some extra videos in the education library.

Financially, Platinum Membership provides you with up to \$1,000,000 in Self-Defense SHIELD Protection for damages or civil defense fees. An additional \$150,000 is available for bail bond costs or attorney retaining.

Finally, **Elite Membership** is the highest tier of coverage at \$47 per month or \$497 per year. As well as including everything that the previous two tiers provided, it gives you access to the entire “Ask an Attorney” Webinar archive, even more training videos, and an Elite VIP Experience at the Concealed Carry Expo.

Most importantly, Elite Membership provides up to a whopping \$2,000,000 for civil defense and damage fees, as well as \$250,000 for bail bonds or attorney retainer costs.

Each level of membership is risk-free on your part due to a 365-day money-back guarantee. This allows you to try out the perks and responsiveness of the USCCA for an entire year before you make a final decision. However, with all of its attendant perks and excellent financial assistance, as well as its low monthly cost, the USCCA is a great insurance decision if you’re looking for the ultimate peace of mind.

The Downsides

When it comes to negatives to oppose its various positives, there aren’t many important or heavy downsides to cause us to recommend a different CCW insurance-provider.

The USCCA does not provide you with free membership in the NRA like some other CCW providers, unfortunately, although this is somewhat offset by the fact that the USCCA is a community in-and-of itself already. You are not excluded from NRA membership by being part of the USCCA, of course.

You may also find that your email inbox is inundated with letters and news from the USCCA. A lot of member communication and important information is spread around each day, and if you’re only at the first tier of coverage you may find that the company sends you frequent emails trying to get you to upgrade. This can become annoying or frustrating after a while.

Most importantly, the USCCA’s attorney coverage amounts detailed in their various membership tiers only covers *initial* [retainer](#) costs. These fees are those incurred at the beginning of your court battle. As time passes, any other fees will not be covered by this extra amount, and you’ll have to dip into the primary coverage assistance offered by your tier or your own pocket. Court battles are often expensive and lengthy, so depending on your exact situation you may find that USCCA coverage is not enough. However, this is likely to be true with almost any legal insurance provider.

[Overall](#), the USCCA’s negatives are far outweighed by the positives. They’re not perfect by any stretch of the imagination, but their rapid response time, excellent levels of financial assistance, and the fact that you can get the money you need right away elevate the organization above its flaws.

Summary

It's a heavy fact of life, but being a Concealed Carrier means that you need good CCW insurance if you're going to have real peace of mind. While you might feel confident in protecting your family if push comes to shove, you need to be aware that legal battles are all too common thanks to the ease with which someone can sue you for self-defense.

So, if you need good insurance, we highly recommend the USCCA. They provide you with outstanding service and 24/7 assistance no matter the details of your incident. They'll stand with you whether you're using a firearm or your own knuckles to protect your home, and you can get the financial aid you need as soon as your bills start coming in. Furthermore, they offer an outstanding array of extra resources, from training guides and sessions to attorney advice to a community of like-minded folks who understand the value of personal defense.

We recommend that you don't leave it to chance or wait until later; it's best to have total peace of mind and know that you're covered in all the ways that matter if something were to happen tomorrow. Thankfully, you can sign up right away and your coverage begins as soon as you finalize the contract. Check out the [USCCA](#) yourself and learn what it means to be protected by good CCW insurance.