

**BASS REEVES GUN CLUB, INC. (ATLANTA CHAPTER)  
NATIONAL AFRICAN AMERICAN GUN ASSOCIATION (NAAGA)**

**COMPARISON OF U.S. LAW SHIELD AND USCCA LEGAL DEFENSE PROGRAMS**

<b>Benefit</b>	<b>U.S. Law Shield</b>	<b>USCCA</b>		
	<b>Base Membership</b>	<b>Gold Membership</b>	<b>Platinum Membership</b>	<b>Elite Membership</b>
Cost	\$10.95/mo. or \$131.40/yr plus, a one-time initial start-up fee of \$19.95/ member	\$22.00/mo. or \$247.00/yr	\$30.00/mo. or \$347.00/yr	\$47.00/mo. or \$497.00/yr
Criminal Defense Attorney Fees (with up-front attorney retainer)	Yes - No maximum limit	Yes - Covered up to \$100,000	Yes - Covered up to \$150,000	Yes - Covered up to \$250,000
Can You Choose Your Criminal Attorney	No - they select	Yes - you can choose your own attorney or select one from the USCCA network	Yes - you can choose your own attorney or select one from the USCCA network	Yes - you can choose your own attorney or select one from the USCCA network
Covers Bail Bond (with up-front bail bond funding)	Not in Georgia ( <i>only in TX, OK, and PA</i> )	Yes - up to \$5,000 (which is maximum of 10% of total bond value) - <i>Reduces criminal defense limit of \$100,000</i>	Yes - up to \$25,000 (which is maximum of 10% of total bond value) - <i>Reduces criminal defense limit of \$150,000</i>	Yes - up to \$50,000 (which is maximum of 10% of total bond value) - <i>Reduces criminal defense limit of \$250,000</i>
Covers Incidental Expenses (i.e. lost wages, cleanup of resident premises, confiscated firearm replacement, etc.)	No	Yes - up to \$3,000 <i>Reduces criminal defense limit of \$100,000</i>	Yes - up to \$4,000 <i>Reduces criminal defense limit of \$150,000</i>	Yes - up to \$6,000 <i>Reduces criminal defense limit of \$250,000</i>

Benefit	U.S. Law Shield	USCCA		
	Base Membership	Gold Membership	Platinum Membership	Elite Membership
Covers Cost of Expert Witnesses at Trial	Not in Georgia <i>(only in TX, OK, and PA)</i>	Yes - <i>Reduces criminal defense limit of \$100,000</i>	Yes - <i>Reduces criminal defense limit of \$150,000</i>	Yes - <i>Reduces criminal defense limit of \$250,000</i>
Civil Defense Attorney Fees	Yes - No maximum limit	Yes - Covered up to \$500,000	Yes - Covered up to \$1 million	Yes - Covered up to \$2 million
Can You Choose Your Civil Attorney	No	No	No	No
Civil Damages Covered	No	Yes - <i>shared in Civil Defense Limit of \$500,000</i>	Yes - <i>shared in Civil Defense Limit of \$1 million</i>	Yes - <i>shared in Civil Defense Limit of \$2 million</i>
Compensation for loss of earnings while in civil court	No	Yes - up to \$350/day; <i>Reduces Civil Defense Limit of \$500,000</i>	Yes - up to \$500/day; <i>Reduces Civil Defense Limit of \$1 million</i>	Yes - up to \$750/day; <i>Reduces Civil Defense Limit of \$2 million</i>
Covers Attorney Fees for Criminal and Civil Appeals	Yes - no maximum limit	Yes - up to remaining criminal or civil defense limit	Yes - up to remaining criminal or civil defense limit	Yes - up to remaining criminal or civil defense limit
Covers Legal Use of Any Legal Weapon	Yes	Yes	Yes	Yes
Covers Accidental or Unintended Discharge	Yes	No - coverage only where firearm is used in "act of self-defense"	No - coverage only where firearm is used in "act of self-defense"	No - coverage only where firearm is used in "act of self-defense"
Firearm theft liability coverage	No - unless you pay extra cost of \$6.95/mo or \$83.40/yr	Yes	Yes	Yes

Benefit	U.S. Law Shield	USCCA		
	Base Membership	Gold Membership	Platinum Membership	Elite Membership
Coverage in a Family Violence Incident	No	Yes	Yes	Yes
Covers a Security Professional doing his/her official duties	Yes	No	No	No
Coverage for Spouse	No - unless you pay an extra cost of \$10.95/mo or \$240/yr (couple rate) plus, a one-time initial start-up fee of \$19.95 for spouse	Yes - for spouse and other family members of member who reside at the resident premises and incident occurs in or on the resident premises OR spouse may get secondary member coverage at an extra, but discounted, cost.	Yes - for spouse and other family members of member who reside at the resident premises and incident occurs in or on the resident premises OR spouse may get secondary member coverage at an extra, but discounted, cost.	Yes - for spouse and other family members of member who reside at the resident premises and incident occurs in or on the resident premises OR spouse may get secondary member coverage at an extra, but discounted, cost.
Coverage for Minors	No - unless you pay an extra cost of \$2/mo or \$24/yr	Yes - covers persons under 21 who reside at the residence premises in the care of the member and if incident occurs in or on the resident premises.	Yes - covers persons under 21 who reside at the residence premises in the care of the member and if incident occurs in or on the resident premises.	Yes - covers persons under 21 who reside at the residence premises in the care of the member and if incident occurs in or on the resident premises.
Multi-state protection (all 50 states, DC, and PR)	No, unless you pay extra cost of \$2.95/mo or \$35.40/yr	Yes	Yes	Yes

Benefit	U.S. Law Shield	USCCA		
	Base Membership	Gold Membership	Platinum Membership	Elite Membership
24/7/365 Emergency Hotline	Yes - answered by an Attorney	Yes - answered by Critical Response Team	Yes - answered by Critical Response Team	Yes - answered by Critical Response Team
Cancel Anytime	Yes	Yes	Yes	Yes
Coverage for Minors	No - unless you pay an extra cost of \$2/mo or \$24/yr	Yes - covers persons under 21 who reside at the residence premises in the care of the member and if incident occurs in or on the resident premises.	Yes - covers persons under 21 who reside at the residence premises in the care of the member and if incident occurs in or on the resident premises.	Yes - covers persons under 21 who reside at the residence premises in the care of the member and if incident occurs in or on the resident premises.
Insurance available nationwide	Not in AK, CT, DE, ME, NY, & RI	Not in NY & WA	Not in NY & WA	Not in NY & WA
State Specific Education on Gun Laws	Yes	Yes	Yes	Yes
Training/Presentations	Yes - training seminars locally, as well as online training videos	Yes - live training broadcasts and online training videos	Yes - live training broadcasts and online training videos	Yes - live training broadcasts and online training videos
Training/Education - written content	Yes - newsletters/updates	Yes - magazine/updates; digital library of resources	Yes - magazine/updates; digital library of resources	Yes - magazine/updates; digital library of resources