The Power of Nonpowder Guns

Each year in the U.S., several million air rifles and guns that shoot ball bearings (BBs), paintballs and pellets are sold. Their projectiles are released by using compressed air instead of gun powder, so they are, collectively, classified as nonpowder guns. These weapons are accompanied by a popular belief that they are not dangerous. That belief is mistaken. Although they do not fire bullets, many persons, particularly children, are seriously injured by these weapons and even fatalities are associated with these "toys."

If your household includes such property, it's extremely important that their use and storage be carefully supervised. The use of compressed air results in guns with enough fire power to launch projectiles that can penetrate a person's skin. Naturally, eyes are even more vulnerable to damage. Nationwide statistics show that more than 20,000 emergency room visits are directly related to injuries from nonpowder guns. Routinely lawsuits are being filed seeking reimbursement for treatment expenses and, more importantly, compensatory damages.

It is usually children that handle nonpowder guns and, typically, they are injuring other children. Parents are being sued more frequently and their insurance companies must step in. It is very expense to provide a legal defense against such claims and then to handle any settlements.

Homeowners should develop a more realistic attitude toward nonpowder guns. Specifically homeowners should:

- · carefully consider whether a powerful nonpowder gun should be in the household
- (if applicable) determine if their children are mature enough to have one
- · be sure to provide meaningful supervision when such guns are being used
- · consider how and where such guns are stored when not used
- make sure that any required safety gear be used when handling such guns
- put together and follow a set of rules about how nonpowder guns are to be handled
- (if applicable) seek immediate, competent medical attention to properly treat nonpowder gun injuries

Nonpowder guns are not toys. Homeowners should take steps to make sure their ownership and use are taken seriously.

COPYRIGHT: Insurance Publishing Plus, Inc. 2005, 2010

All rights reserved. Production or distribution, whether in whole or in part, in any form of media or language; and no matter what country, state or territory, is expressly forbidden without written consent of Insurance Publishing Plus, Inc.