

**House File 2421 - Introduced**

HOUSE FILE 2421

BY COMMITTEE ON PUBLIC SAFETY

(SUCCESSOR TO HF 2080)

**A BILL FOR**

1 An Act relating to firearms by limiting civil liability of  
2 federal firearms licensees who enter into voluntary firearm  
3 hold agreements with individuals.  
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. Section 683.1, Code 2024, is amended by adding  
2 the following new subsections:

3 NEW SUBSECTION. 1A. *"Federal firearms licensee"* means any  
4 person engaged in the business of importing, manufacturing, or  
5 dealing in firearms as defined by the federal National Firearms  
6 Act, 26 U.S.C. §5841, and who currently holds a valid license  
7 according to provisions of the federal Gun Control Act of 1968,  
8 18 U.S.C. §921.

9 NEW SUBSECTION. 1B. *"Firearm hold agreement"* means a  
10 private transaction between a federal firearms licensee and an  
11 individual owner where the licensee takes possession of the  
12 owner's lawfully possessed firearm at the owner's request,  
13 holds the firearm for an agreed period of time, and returns the  
14 firearm according to the terms of the transaction.

15 Sec. 2. NEW SECTION. **683.4 Firearm hold agreements —**  
16 **liability.**

17 1. A person shall not have a cause of action against a  
18 federal firearms licensee operating lawfully in the state for  
19 any act or omission arising from or subsequent to a firearm  
20 hold agreement and resulting in personal injury or death of  
21 any natural person, including the return of a firearm to the  
22 individual firearm owner by a federal firearms licensee at the  
23 termination of a firearm hold agreement.

24 2. Subsection 1 shall not apply to any action arising from  
25 a firearm hold agreement if such action was the result of  
26 otherwise unlawful conduct on the part of the federal firearms  
27 licensee.

28 EXPLANATION

29 The inclusion of this explanation does not constitute agreement with  
30 the explanation's substance by the members of the general assembly.

31 This bill establishes firearm hold agreements, and provides  
32 a limitation of liability for federal firearms licensees who  
33 enter into such agreements.

34 The bill defines a firearm hold agreement to mean a  
35 private transaction between a federal firearms licensee and

1 an individual owner where the licensee takes possession of  
2 the owner's lawful firearm at the owner's request, holds the  
3 firearm for an agreed period of time, and returns the firearm  
4 according to the terms of the transaction.

5 The bill provides that no person shall have a cause of action  
6 against a federal firearms licensee operating lawfully in this  
7 state for any act or omission arising from or subsequent to  
8 a firearm hold agreement and resulting in personal injury or  
9 death of a person.

10 The bill provides that the limitation of liability shall not  
11 apply to any action arising from a firearm hold agreement if  
12 such action was the result of otherwise unlawful conduct on the  
13 part of the licensee.