USA FENCING CLUB INSURANCE PROGRAM

Club Insurance FAQ

Everything fencing clubs, coaches, and officials need to know about the USA Fencing insurance program, now powered by Golden. Golden runs on a carrier model, not a broker model, so underwriting, certificates, and claims all sit under one roof. Season August 1, 2026 to July 31, 2027.

1 What requirements do USA Fencing clubs need to be covered under the USA Fencing policy?

a. All club members, or participants, must be individual members of USA Fencing.

b. All club coaches, and club officers with routine access to children, must meet USA Fencing's membership, background screening, and SafeSport requirements.

c. The club must complete its USA Fencing club renewal.

Membership levels, background screening, and SafeSport training are managed by USA Fencing, not by Golden. For the current requirements and steps, see usafencing.org/insurance or your USA Fencing member profile.

2 What are the limits on the insurance policy?

The General Liability coverage part includes a $5 million limit per occurrence and $5 million general aggregate, with a $0 deductible. Abuse and misconduct is a separate coverage part at $1 million each claim / $2 million aggregate. Participant accident medical covers $25,000 per injury. Full details are in the General Liability and Participant Accident summaries on usafencing.org/insurance.

3 What activities are covered under the policy?

Covered activities include approved and sanctioned events, organized and supervised practices held in conjunction with approved and sanctioned events, and activities directly related to fencing operations. To be covered, all participating individuals must be individual members of USA Fencing.

4 **How do I renew my club membership?**

Clubs renew online from the club owner's individual USA Fencing member profile, under Club Manager. If the club owner has changed, contact the USA Fencing national office.

5 **Who is the insurance carrier?**

Golden by Corgi is the sports and entertainment vertical of Corgi, a full-stack insurance carrier. Golden manages your program, and your coverage is issued by Corgi's carrier, Sports and Entertainment Insurance Company, Inc. (SEIC), which is the company shown on your policy and certificates.

Because the program runs on a carrier model and not a broker model, underwriting, certificates, and claims are handled under one roof, so you have a single partner standing behind the program.

6 **How do I get a certificate of insurance (COI)?**

Once your club membership is renewed, request certificates of insurance, additional insured endorsements, and waivers of subrogation through the member portal at https://getgolden.insure/lookup/usa-fencing. Standard certificates issue automatically, typically in minutes. Custom wording or additional insured requests are turned around by the account team within 24 to 48 hours.

7 **How do I file a claim?**

Report any incident directly to the Golden claims team as early as you can, even if you are not sure it qualifies. Reach them by phone at 914-546-5336, by email at claims@getgolden.insure, or online at https://www.usafencing.org/insurance. The claims team handles everything and makes the official coverage determination. Anything that occurred before the program switch is handled by the prior carrier, and the team will route you to the right place.

8 **Will those with a trial membership be covered?**

Yes, for those using the three-month trial membership, provided they complete the USA Fencing trial membership requirements and have not exceeded the trial period.

9 **Is individual membership required for a beginner class that lasts only a few weeks?**

If a participant is enrolled in a fencing class or activity beyond what the three-month trial membership can cover, they must become an individual member of USA Fencing for the club to have coverage under the policy.

10 **Are spectators covered under the policy?**

Non-members attending a sanctioned fencing activity are not covered under the participant accident medical coverage. However, clubs are covered if a spectator is injured on premises and brings a lawsuit, as long as the spectator is there to attend a sponsored or approved USA Fencing activity.

11 **Does the policy include premises coverage?**

The program does not include 24-hour premises coverage for a club's own facility. Clubs that lease or own facilities should consider additional coverage for the times when fencing activities are not occurring. As your program partner, Golden can review your facility exposure; see the complimentary coverage review above.

12 Are programs for non-members held outside my club covered?

Not if the program includes non-members who do not have a current trial membership. A separate policy is recommended for those participants. If all participants are individual members of USA Fencing, fencing activities such as camps, clinics, and after-school programs are covered. Golden can help you review options; use the coverage review above.

Questions about the policy or how to file a claim can be directed to claims@getgolden.insure or 914-546-5336. This information is provided as an overview of the program and is intended for general information only. It does not interpret specific coverages and does not include complete policy definitions, terms, or conditions. The actual insurance policy (SEIC-USAFA-MASTER-2026-001) must always be consulted for full coverage details. Coverage is subject to the terms, conditions, and exclusions of the issued policy. USA Fencing Protection Program, powered by Golden, backed by Corgi. Issued by Sports and Entertainment Insurance Company, Inc. (SEIC).