USA FENCING PROGRAM

General Liability Summary of Insurance.

Effective August 1, 2026 – August 1, 2027

COVERAGE

The USA Fencing program provides commercial general liability insurance for claims alleging bodily injury, property damage, or personal and advertising injury arising from covered activities.

Participant Legal Liability is included for injury claims brought by athletic participants and carries its own separate limit. Participant Legal Liability coverage requires a signed waiver and release for each participant, in a form approved by USA Fencing – for a minor, signed by a parent or legal guardian. The waiver completed at USA Fencing membership registration is such a form, and a waiver obtained by the club counts the same as one obtained by USA Fencing; clubs keep executed waivers on file.

WHO IS INSURED

USA Fencing; its registered clubs, teams, and divisions; the organizers of sanctioned events; and members (including trial members), coaches, officials, referees, and volunteers, each while acting in that capacity with respect to sanctioned events. Clubs, teams, divisions, and their staff are also insured for registered club fencing activities. No listing is required.

COVERED ACTIVITIES

- USA Fencing-sanctioned events at every level – local, regional, and national – including tournaments, North American Cups, and national championships.
- Registered club fencing activities: practices, classes, lessons, clinics, day camps, tryouts, and intra-club events conducted and supervised by a registered club, team, or division. A club fencing activity is covered only while every participant is a USA Fencing member in good standing (trial members qualify with a completed trial-membership form on file).
- Participation by Team USA-designated members in FIE-sanctioned events, wherever held. Activities sanctioned by USA Fencing's international federation are covered activities under Participant Legal Liability, and that coverage part's territory is worldwide.

GENERAL LIABILITY LIMITS

COVERAGE	LIMIT
Each Occurrence	$5,000,000
General Aggregate	$5,000,000
Products & Completed Operations Aggregate	$2,000,000
Personal & Advertising Injury	$1,000,000
Damage to Premises Rented to You	$1,000,000
Participant Legal Liability (separate limit)	$1,000,000
Hired & Non-Owned Auto	$1,000,000
Medical Expense (per person)	$5,000
Deductible	$0

Abuse and misconduct liability is covered separately – see the Abuse & Misconduct Summary of Insurance.

Certificates of insurance

Additional-insured status and waivers of subrogation are available where a written agreement requires them. Requests are emailed to **team@getgolden.insure** with the certificate holder's exact name and address; certificates are returned to the club within **1 business day**.

Reporting a claim

An injury or accident is reported by submitting a completed incident report to:

claims@getgolden.insure | 914-546-5336

Submissions must include policy number SEIC-USAFA-MASTER-2026-001.

FURTHER INFORMATION

Full program details are available on request:
team@getgolden.insure | 914-546-5336

This summary is an outline for general understanding only and is not a legal interpretation of the policies written. Refer to the policies for complete terms, conditions, limitations, and exclusions; in any conflict between this summary and the policy, the policy governs. The USA Fencing program is administered by Golden Protection Partners, a brand of Corgi Insurance Services, Inc., the program's licensed producer; all coverage is underwritten by Sports & Entertainment Insurance Company, Inc.