



Club Insurance FAQs

1. What requirements do USA Fencing Clubs need to be covered under the USA Fencing Insurance Policy?

- a. All club members, or participants, must be individual members of USA Fencing. The minimum membership level that may be purchased is the Access membership.
- b. All USA Fencing Club coaches must be a USA Fencing Coach member or purchase the +Coach Add-On if the coach is a Life, Life Installment or Olympian/Paralympian Life member. This requirement is per the FenceSafe Program and the membership requires passing a background screen and completing the SafeSport training.*
- c. Club officers who do not coach, such as owners, employees, independent contractors, volunteers over the age of 18, board of directors and administrators with routine access to children, must be a USA Fencing Coach member or purchase an Access or Competitive membership with the + CheckEd Add-On, which includes passing a background screen and taking SafeSport training.*
- d. The club renewal process must be completed by renewing the club online.

*Completed background checks are good for 2 seasons. Safe Sport training will expire 365 days from the date last completed.

2. What are the limits on the insurance policy?

The General Liability policy includes \$5 million limit per occurrence and \$5 million aggregate. More information can be found on the General Liability Program Summary here:

<https://www.usafencing.org/page/show/698120-insurance>

3. What activities are covered under the USA Fencing Insurance Policy?

Covered activities include approved and/or sanctioned events, organized and supervised practices held in conjunction with approved and/or sanctioned events, and activities that are directly related to fencing operations. In order to be covered under the USA Fencing Insurance Policy, all individuals participating must be individual members of USA Fencing.

4. How do I renew my club membership?

Clubs are able to renew online, from the club owner's individual USA Fencing member profile. Once the club owner logs in, he or she can click on the gold arrows at the top of the page and then click Club Manager. Once there you can select your club and complete the renewal process. If the club owner has changed, please contact the National Office at information@usafencing.org.

5. Who is the insurance carrier?

Your program carrier is SiriusPoint America Insurance Company, which is rated A- (Excellent) by A.M. Best. PlayersHealth serves as the Managing General Underwriter responsible for managing the program.

6. How will I get my additional insured certificates?

Once the club membership has been renewed requests for Certificates of Insurance, additional insured endorsements, and waiver of subrogation requests can be submitted here: <https://www.gallagher-affinity.com/usafencing-gl-indication>

7. How do I upgrade my membership to Coach, +Coach or +CheckEd to be in compliance with the SafeSport Policy?

- a. Log in to your USA Fencing member profile.
- b. Click on the red circle in the upper right hand corner.
- c. Select "My Membership."
- d. Select the link to upgrade your membership accordingly.
- e. Complete the payment steps.

8. Once I complete the Coach, +Coach or +CheckEd upgrade, how do I complete the background screen process?

- a. Log in to your USA Fencing profile.
- b. Click on the red circle in the upper right hand corner.
- c. Click on "Dashboard".
- d. On the right hand side, under "My Membership Details," click on the link titled Manage Background Screen.
- e. The link will take you directly to the NCSI website where you will complete the screening information.
- f. When the screen is complete, "Green Light" screens are sent directly to your USA Fencing profile with an expiration date and your membership type will change from "pending" to active.
- g. If there is an issue with the background screen ("Red Light" or more information needed), you will be contacted by NCSI and/or USA Fencing
- h. All individuals who have lived internationally in the past 7 years will need to complete an international declaration form and pay an additional fee. After initial submission of your background check, NCSI will reach out via e-mail with steps to complete that process.

9. How long do Coach, +Coach or +CheckEd members have to complete the background screening process?

The background screening process must be completed within 30 days of registering for the membership or add-on. If the process is not completed, the membership will be reverted back to the original membership type.

10. Will those with a trial membership be covered?

In order for those utilizing the 90 day trial membership to be covered, individuals will need to complete a Trial Membership Form found here: <https://www.usafencing.org/page/show/2508919-club-forms>

11. Is individual membership required for a beginner class that only lasts a specific number of weeks?

If the participant is enrolled in a fencing class or activity beyond what can be covered in the 90 day Trial Membership, he or she must become an individual member of USA Fencing for the club to have insurance coverage under the USA Fencing Policy.

12. Are spectators covered under the policy?

Non-USA Fencing members who are attending a sanctioned fencing activity are not covered under the secondary accident/medical coverage; however, Clubs are covered if a spectator enters the premises, is injured and brings a lawsuit as long as the spectator is on premises to attend a sponsored/approved activity of USA Fencing.

13. Does the policy include premises coverage?

No, the policy does not include premises coverage. Clubs that lease or own facilities on a 24-hour basis and have property exposure should consider acquiring additional coverage during the time when fencing activities are not occurring.

14. Will programs (camps, clinics, demonstrations, after school programs) for non-members held outside my club be covered by the insurance policy?

No, not if the program includes non-members who do not have a current Trial Membership. We recommend purchasing another policy to provide general liability and medical coverage for participants to cover these activities. Gallagher Affinity can provide information on optional coaches and clinic policies; please direct those question to <https://www.gallagher-affinity.com/programs/usafencing>

15. Will programs (camps, clinics, demonstrations, after school programs) held outside my club be covered by the insurance policy if individual membership is required?

Yes, if all participants are individual members of USA Fencing, fencing activities such as camps, clinics and after school programs will be covered under the policy.

16. If one of the club coaches is a Coach member and is providing lessons to non-members, is the club and/or coach covered?

No. We would recommend purchasing another policy to provide general liability and medical coverage for participants to cover these activities. Gallagher Affinity can provide information on optional coach and clinic policies.

17. Why does USA Fencing require individual membership for the club to be covered under the policy?

The secondary accident/medical insurance that is provided to all individual members provides better protection for the individuals, clubs and organization.

20. Our club is looking for other insurance coverage to supplement the USA Fencing policy. How can USA Fencing help? Gallagher Affinity can provide information on voluntary supplemental policies by scheduling a free consultation here: <https://www.gallagher-affinity.com/programs/usafencing/products/voluntary-liability-excess-coverage>