



PARTICIPANT ACCIDENT MEDICAL

Sport Accident coverage for USA Fencing members

Golden has partnered with USA Fencing to provide a Participant Accident Medical program that helps protect participants against the financial impact of unexpected medical bills from an injury sustained while participating in a USA Fencing sanctioned activity. This is a full-excess plan: file first with your own health plan, then submit remaining eligible expenses here.

Benefit schedule

BENEFIT	AMOUNT
Accident medical expense maximum	\$25,000 per injury
Coverage basis	100% of usual, reasonable, and customary (full excess)
Deductible, with other primary insurance	\$500 per injury (with other primary insurance)
Deductible, without other primary insurance	\$2,500 per injury (without other primary insurance)
Benefit period	156 weeks (3 years) from the date of injury
First treatment window	180 days from the date of injury
Accidental death	\$25,000 per covered person
Accidental dismemberment	\$50,000 per covered person
Accidental paralysis	\$50,000 per covered person
Accidental death & dismemberment aggregate	\$500,000 per covered accident
Concussion / TBI endorsement	Not attached
Coverage territory	United States, Canada, or Mexico

Full-excess plan: benefits are payable for eligible expenses not covered by other valid and collectible insurance. Limits matched or exceeded versus the prior program. Final terms, benefits, and endorsements are per the issued policy.

Who is covered

Eligible participants are registered athletes, coaches, officials, referees, members (including trial members), and volunteers, in each case while acting in their capacity at USA Fencing sanctioned events, including:

- ◆ Activities organized and supervised by USA Fencing member clubs that have 100% individual membership in USA Fencing, including practices, camps, and competitions.
- ◆ National, regional, and local events sanctioned by USA Fencing.
- ◆ Participation as a Team USA designated individual in FIE sanctioned events.
- ◆ Member officials acting in their capacity as such during sanctioned events.
- ◆ USA Fencing divisions with respect to their participation in sanctioned events.
- ◆ USA Fencing trial members who have not exceeded their three-month trial membership period.

How to file a claim

Report early, even if you are unsure. Reach the claims team by phone at 914-546-5336, by email at claims@getgolden.insure, or online at <https://www.usafencing.org/insurance>. Because this is a full-excess plan, file first with your own health plan, then submit the itemized bills and the Explanation of Benefits with the claim form. Full instructions are on the Participant Accident Claim Form, available on [usafencing.org/insurance](https://www.usafencing.org/insurance).

Questions about the policy or how to file a claim can be directed to claims@getgolden.insure or 914-546-5336. This is an accident insurance policy; it does not provide reimbursement for illness or for injuries that are not the result of an accident, and it is subject to exclusions and limitations. This information is provided as an overview and is intended for general information only; the actual insurance policy (SEIC-USAFA-MASTER-2026-001) must always be consulted for full coverage details. USA Fencing Protection Program, powered by Golden, backed by Corgi. Issued by Sports and Entertainment Insurance Company, Inc. (SEIC).