



GENERAL LIABILITY INSURANCE

General Liability for USA Fencing members

Golden has partnered with USA Fencing to provide a General Liability program that delivers value without sacrificing the protection you need. Golden runs on a carrier model, not a broker model, so the program is one governed policy with a single partner behind it. Limits are matched or exceeded versus the prior program.

Commercial General Liability limits

EACH OCCURRENCE \$5 million	GENERAL AGGREGATE \$5 million	DEDUCTIBLE \$0
PRODUCTS & COMPLETED OPERATIONS AGGREGATE \$2 million	PERSONAL & ADVERTISING INJURY \$1 million	MEDICAL PAYMENTS (COVERAGE C) \$5,000 per person
DAMAGE TO PREMISES RENTED TO YOU \$1 million, any one premises	HIRED & NON-OWNED AUTO \$1 million each accident	EMPLOYEE BENEFITS LIABILITY \$1 million each employee / \$1 million aggregate

Abuse and misconduct liability

Sexual abuse and molestation is provided as a separate, dedicated coverage part (not a General Liability sublimit), written on a claims-made basis, with SafeSport compliance as a condition of coverage.

EACH CLAIM \$1 million each claim	AGGREGATE \$2 million aggregate
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Deductibles and retentions

COVERAGE	DEDUCTIBLE / RETENTION
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General Liability	\$0, first-dollar
Employee Benefits Liability	\$1,000 each claim
Abuse and Misconduct Liability	\$0 retention

Professional liability is not included under the General Liability coverage part. Limits matched or exceeded versus the prior program. Final terms, limits, sublimits, and endorsements are per the issued policy.

Covered activities

General Liability protects active USA Fencing clubs and members from a variety of claims, including bodily injury, property damage, and personal and advertising injury, arising from your club's sanctioned activities. USA Fencing sanctioned events include:

- ◆ 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.

Need a certificate of insurance?

Venues, tournaments, and landlords often require one. Request standard certificates through the member portal at <https://getgolden.insure/lookup/usa-fencing>; they issue automatically, typically in minutes.

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 and analysis. Coverage is subject to the terms, conditions, sublimits, 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).