

# Participant Accident Summary of Insurance.

Effective August 1, 2026 – August 1, 2027



## INSURED PERSONS

Registered athletes, coaches, officials, referees, members (including trial members), and volunteers, while acting in that capacity at USA Fencing-sanctioned events. Eligibility requires registration in good standing, including membership fees, a completed waiver, and any required background checks and SafeSport training.

## COVERED ACTIVITIES

Accidental bodily injury sustained during any activity sponsored, organized, scheduled, supervised, or sanctioned by USA Fencing: practices, training, competitions, exhibitions, tryouts, workouts, and team meetings, plus supervised team travel directly to or from those activities. Expenses must be incurred in the U.S., Canada, or Mexico (the worldwide territorial extension does not apply to this line; for international travel, see the Foreign Travel Medical line).

## COVERAGE SUMMARY

The program pays the usual, reasonable, and customary cost of medically necessary treatment of an accidental injury sustained during a covered activity, up to **\$25,000 per injury**. This is accident-only, **excess (secondary) coverage**: it pays after any health insurance covering the injured person, reimbursing eligible unpaid balances above the deductible. Participants without health insurance are still covered, at the higher deductible below.

Treatment must begin within **180 days** of the accident; expenses must fall within the **156-week benefit period** from the date of injury. This is a limited accident-benefit policy: it does not pay for sickness or disease and is not a substitute for health insurance.

There is **no separate policy-period medical aggregate**: the \$25,000 per-injury maximum governs. The only aggregate on this coverage part is the \$500,000 AD&D aggregate per covered accident.

**The Concussion / TBI endorsement (SEIC-19.04-101) is NOT attached** to this program. Concussion and traumatic-brain-injury treatment is handled as any other accidental injury, within the \$25,000 per-injury maximum, and there is no enhanced concussion benefit.

## PARTICIPANT ACCIDENT POLICY LIMITS

| COVERAGE                                             | LIMIT                |
|------------------------------------------------------|----------------------|
| <b>Maximum Benefit</b> (per injury; 100% URC)        | \$25,000             |
| <b>Deductible</b> (with primary medical coverage)    | \$500                |
| <b>Deductible</b> (without primary medical coverage) | \$2,500              |
| <b>First Treatment Window</b> (from date of injury)  | 180 days             |
| <b>Benefit Period</b> (from date of injury)          | 156 weeks            |
| <b>AD&amp;D Death Benefit</b>                        | \$25,000             |
| <b>AD&amp;D Dismemberment Benefit</b>                | \$50,000             |
| <b>AD&amp;D Paralysis Benefit</b>                    | \$50,000             |
| <b>AD&amp;D Aggregate</b> (per covered accident)     | \$500,000            |
| <b>Concussion / TBI Endorsement</b> (SEIC-19.04-101) | Not attached         |
| <b>Territory</b>                                     | US / Canada / Mexico |

## KEY EXCLUSIONS

Accident medical coverage does not apply to:

- Activities not sanctioned by USA Fencing, or injuries outside a covered activity.
- Sickness, disease, or pre-existing conditions (except infection from an accidental cut, wound, or contaminated food).
- Overuse conditions developing over time, such as blisters, tennis elbow, stress fractures, and shin splints.
- Repair or replacement of eyeglasses, contact lenses, or hearing aids (treatment of the eye or ear injury itself remains covered).
- Dental work, except accidental injury to natural, sound teeth.
- Treatment by a family or household member, or expenses you are not legally obligated to pay.
- Expenses payable under workers' compensation or auto no-fault coverage.
- Injuries while driving intoxicated or unlicensed, using non-prescribed controlled substances, or committing a felony or assault.
- Self-inflicted injury or suicide; war; aviation, except as a fare-paying passenger on a commercial airline or licensed charter.

### If you are injured at an event.

- Tell the on-site club official, coach, or event director** right away so an Incident Report Form can be completed; without it, your claim may be delayed or denied.
- Seek medical treatment as needed; treatment must begin within 180 days.

### How to file a medical claim.

- Report the claim within **90 days** of the accident (or as soon as reasonably possible) via **Submit a claim** (or email [claims@getgolden.insure](mailto:claims@getgolden.insure)).
- Include policy number **SEIC-USAFA-MASTER-2026-001**, the injured person's name and contact details, and a brief description of the accident. Claim forms follow on receipt of notice.
- Submit bills to your own health insurance first; include the explanations of benefits or denial letters.
- Return the claim form and itemized bills within 90 days, or as soon as reasonably possible; explanations of benefits can follow as your health plan issues them.

## UNDERWRITING COMPANY

Sports & Entertainment Insurance Company, Inc. ("SEIC"), a Utah-domiciled captive insurer, Utah Certificate of Authority No. 209410.

