

Participant Legal Liability Summary of Insurance.

Effective August 1, 2026 – August 1, 2027



NAMED INSURED S

USA Fencing / USA Parafencing and its registered clubs, teams, divisions, event owners, event directors, local organizing committees, managers, coaches, trainers, officials, referees, members (including trial members), and volunteers, while acting in that capacity with respect to USA Fencing-sanctioned events.

WHY THIS LINE EXISTS

The General Liability form **excludes bodily injury to athletic participants**. Participant Legal Liability is the coverage that responds when one insured is alleged to be legally liable for injury to a fencer, the single most common liability claim in the sport. Without it, a participant injury claim has no liability cover.

COVERAGE SUMMARY

Occurrence-form liability coverage for claims alleging bodily injury to a **participant** arising out of USA Fencing-sanctioned activities: bouts, drills, practices, clinics, camps, tryouts, competitions and championships. Defense is provided; retention is **\$0 first-dollar**.

This is a separate, dedicated, non-eroding tower. The PLL each-occurrence and aggregate limits stand wholly apart from the General Liability limits: PLL losses do not erode the \$5M General Liability aggregate, and General Liability losses do not erode PLL. Coverage territory is worldwide by endorsement SEIC-TERR-101 (excluding OFAC-sanctioned countries).

A signed Waiver and Release of Liability is a condition precedent to coverage under this coverage part (SEIC-19.02-100 §I.B). No waiver on file for the injured participant means no PLL coverage for that claim.

Note: the Athlete Eligibility Determination Exclusion is attached to this coverage part.

PARTICIPANT LEGAL LIABILITY LIMITS

COVERAGE	LIMIT
Each Occurrence	\$1,000,000
Aggregate	\$1,000,000
Retention	\$0 (first-dollar)
Limit Structure (does not share with General Liability)	Separate & non-eroding
Form	Occurrence
Signed Waiver & Release	Condition precedent
Territory (ex-OFAC sanctioned countries)	Worldwide

Keep your coverage intact.

- 1. Waivers before first participation, every time.** A signed Waiver and Release from every participant, on file before they first take the strip, is a **condition precedent**. For minors, the waiver must be signed by a parent or legal guardian.
- 2. Keep waivers retrievable:** store them so a specific participant's waiver can be produced on request years later. A waiver you cannot produce is a waiver you do not have.
- 3. Sanctioning is the trigger:** the activity must be USA Fencing-sanctioned and reflected in the sanctioning records.
- 4. Report participant injuries promptly:** time, place, circumstances, and names of the injured person and witnesses.
- 5. Never admit fault or make a payment,** beyond immediate first aid.

Which coverage responds to a fencer injury?

- 1. Medical bills, no one at fault:** Participant Accident Medical, which is excess accident-medical, \$25,000 per injury. This is the usual first stop.
- 2. The injured fencer (or their family) alleges someone is legally liable:** this coverage part, Participant Legal Liability.
- 3. Injury to a spectator, volunteer, or the public:** General Liability.
- Both Participant Accident and Participant Legal Liability can be in play on the same incident. Report the incident once; the program sorts the coverage.

How to file a participant liability claim.

Report any claim, demand, or circumstance that may give rise to a claim **immediately** via [Submit a claim](#) (or email claims@getgolden.insure). Reference policy **SEIC-USAFA-MASTER-2026-001**.

Forward any summons, attorney letter, or written demand the same day; keep copies of all documentation.

UNDERWRITING COMPANY

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