



ACCIDENT INSURANCE

Instructions for filing a claim

Full excess plans only. The accident insurance plan covers registered participants of the policyholder while they are engaged in policyholder-sponsored and supervised activities. It considers reimbursement for eligible expenses that are not payable by your healthcare plan or any other plan providing reimbursement for medical expenses. Before filing a claim against the accident policy, you must first file the claim with your own healthcare plan.

Three ways to file, report early

Phone 914-546-5336 · Email claims@getgolden.insure · Online <https://www.usafencing.org/insurance>. Include the policy number (SEIC-USAFA-MASTER-2026-001) on all correspondence. Even if you are unsure whether an incident is a claim, report it early; the Golden claims team handles it directly and makes the official coverage determination.

Claim filing procedure

1 Obtain a claim form

Get the claim form from the sponsoring organization. Only one form is needed for each accident, regardless of the number of expenses incurred for that accident.

2 Complete Part I (policyholder)

Part I is completed and signed by an official from the sponsoring organization and requests a description of how the accident occurred. Provide a complete description. For example, "basketball" is not acceptable; "twisted left ankle while playing basketball" is acceptable.

3 Complete Part II (claimant)

Part II is completed and signed by the claimant, or the claimant's parent or guardian if the claimant is a minor. All questions in Part II must be completed for the claim to be examined; please do not leave any questions blank. Part II includes the Authorization to Release Information.

4 Submit itemized bills

Itemized bills must be submitted. They provide the dates of service, the procedure codes, the diagnosis, and the charges. "Balance due" bills are not acceptable because they do not provide all of the information needed to examine a claim.

5 Include prescriptions for physical therapy

When submitting charges for physical therapy, the itemized bill must be accompanied by the prescription and include the frequency and the duration of the treatment.

6 Include Explanation of Benefits (EOB) statements

Submit copies of the EOB statements from your own healthcare plan. The EOB shows how much your plan paid for the services rendered and the amount that is your responsibility. There should be an EOB for each itemized bill submitted for reimbursement.

7 Send the completed claim

Email the fully completed claim form, each itemized bill (and the prescription, if applicable), and the corresponding EOB to the Golden claims team. Include the policy number (SEIC-USAFA-MASTER-2026-001) on all correspondence.

Golden claims

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Please remember, this is an accident insurance policy. It does not provide reimbursement for illness or for injuries that are not the result of an accident. It is subject to exclusions and limitations, and it may contain a deductible that is the claimant's responsibility. The claim form contains state-mandated fraud-warning language that requires your review and signature. This information is provided as an overview and is intended for general information only; the actual insurance policy must always be consulted for full coverage details. USA Fencing Protection Program, powered by Golden, backed by Corgi.