



USA
FENCING



USA
PARAFENCING

 **Gallagher** | Affinity



United States Fencing Association Insurance Programs

08/08/25

Presented by: Jason Rogers, EVP Gallagher Affinity

Agenda

- ❑ About Gallagher
- ❑ General Liability Insurance
- ❑ Sport Accident Insurance
- ❑ Voluntary Liability Options and Excess Coverage Program
- ❑ Additional Insurance Programs
- ❑ Benefits and Discounts Programs
- ❑ Questions



Who is Gallagher?

- Found in 1927 as a one-person Insurance Agency
- Went public in 1984
- One of the world's leading insurance brokers – F500

Key Facts

130 Countries⁽²⁾

59,291 Employees

\$12.3 B Adjusted Revenue⁽⁴⁾

\$637 M Acquired Revenue⁽⁴⁾



THE GALLAGHER

WAY

- Shared Values at Gallagher are the rock foundation of the Company and our Culture. What is a Shared Value? These are concepts that the vast majority of the owners and partners in the Company passionately adhere to. What are some of Gallagher's Shared Values?
1. We are a sales and marketing company dedicated to providing excellence in risk management services to our clients.
 2. We support one another. We believe in one another. We acknowledge and respect the ability of one another.
 3. We push for professional excellence.
 4. We can all improve and learn from one another.
 5. There are no second-class citizens—everyone is important and everyone's job is important.
 6. We're an open society.
 7. Empathy for the other person is not a weakness.
 8. Suspicion breeds more suspicion. To trust and be trusted is vital.
 9. Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader.
 10. Interpersonal business relationships should be built.
 11. We all need one another. We are all cogs in a wheel.
 12. No department or person is an island.
 13. Professional courtesy is expected.
 14. Never ask someone to do something you wouldn't do yourself.
 15. I consider myself support for our sales and marketing. We can't make things happen without each other. We are a team.
 16. Loyalty and respect are earned—not dictated.
 17. Fear is a turnoff.
 18. People skills are very important at Arthur J. Gallagher & Co.
 19. We're a very competitive and aggressive company.
 20. We run to problems—not away from them.
 21. We adhere to the highest standards of moral and ethical behavior.
 22. People work harder and are more effective when they're turned on—not turned off.
 23. We are a warm, close company. This is a strength—not a weakness.
 24. We must continue building a professional company—together—as a team.
 25. Shared values can be altered with circumstances—but carefully and with tact and consideration for one another's needs.
- When accepted Shared Values are changed or challenged, the emotional impact and negative feelings can damage the Company.
- ROBERT E. GALLAGHER
MAY 1984



Affinity



About Gallagher Affinity

Our diverse team of affinity experts has more than 200 years of combined experience in all aspects of creating and managing successful affinity programs.

We offer a vast selection of both insurance and non-insurance products and benefits, customized for the specific needs and demands for every association.

We work with all kinds of professional, hobby and sports-related associations, serving more than 1,000 associations in the U.S.



*“We use **innovation, technology, marketing and unparalleled customer service** to deliver industry-leading affinity insurance programs.”*

– Kevin Garvin
President Gallagher Affinity
North America

Fencing Club Insurance

(Proper insurance may be your last line of defense)





Fencing Club Insurance — Why You Need It

Accidents will happen no matter how careful your students are with their foils and epees. If an injury or incident involving property damage occurs on your watch, you could be held liable and made the target of costly lawsuits. Additionally, unlike other sports, fencing contains unique risks that are not covered by most traditional liability or accident and health policies.

As the head of a USA Fencing Member Club, it's essential to ensure your club and students are properly protected.





General Liability Insurance

General Liability Insurance is coverage that can protect **active USA Fencing Clubs and Members** from a variety of claims, including bodily injury, property damage, personal injury and others, that can arise from your club's **sanctioned activities**. Gallagher Affinity's policy also provides coverage for liability claims alleging bodily injury, personal or advertising injury in connection with covered activities.

Covered Activities Include:

- ☐ USA Fencing Sanctioned Events to include:
- ☐ Activities organized and supervised by USA Fencing Member Clubs that have 100% individual membership in USA Fencing to include practices, camps, and/or 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 exceed their 3-month trial membership period.





General Liability Insurance Policy Limits

- ❑ Each Occurrence Limit: \$5 million
- ❑ General Aggregate Limit: \$5 million
- ❑ Deductible: \$0
- ❑ Products and Completed Operations Limit: \$2 million
- ❑ Personal and Advertising Injury Limit: \$1 million
- ❑ Medical Payments Limit: \$5,000
- ❑ Professional Liability Occurrence Limit: N/A
- ❑ Professional Liability Aggregate Limit: N/A
- ❑ Damage to Premises Rented Limit: \$1 million
- ❑ Sexual Abuse Aggregate Limit: \$2 million
- ❑ Sexual Abuse Occurrence Limit: \$1 million
- ❑ Hired or Non-Owned Auto Limit: \$1 million
- ❑ Employees Benefits Limit: \$1 million
- ❑ Employees Benefits Limit Per Aggregate: \$1 million

COI Request Portal

- <https://www.gallagher-affinity.com/usafencing-gl-indication>
- Allow a minimum of 3-5 business days for review and processing of your certificate request.
- You will receive an email message confirming approval of your request and a copy of the certificate of insurance or a denial message if necessary.

USA Fencing

Type of Certificate

Select a Value



Event Details



Certificate Holder





Sport Accident Insurance

Protect your club against the financial impact and consequences of unexpected medical bills. Gallagher Affinity's Accident and Health Insurance helps protect your club by providing comprehensive benefits for the treatment of illness, injury or disability incurred while participating in a USA Fencing Sanctioned Activity .

Limits:

- | | | |
|--|--|---|
| <input type="checkbox"/> Deductible: \$500 | <input type="checkbox"/> Inpatient ICU/CCU Limit: Included | <input type="checkbox"/> Dental Services: Yes |
| <input type="checkbox"/> Limit: \$25,000 | <input type="checkbox"/> Ambulatory Medical or Surgical Center Limit: Included | <input type="checkbox"/> Treatment of Hernia: N/A |
| <input type="checkbox"/> Coinsurance: 100% | <input type="checkbox"/> Office Visits Limit: Included | <input type="checkbox"/> HMO/PPO Denial: N/A |
| <input type="checkbox"/> Inpatient Private/Semi Private Room Limit: Included | | <input type="checkbox"/> AD&D Principal Sum: \$10,000 |



Voluntary Liability Options and Excess Coverage Program

Protect yourself and your business with additional coverage options including, but not limited to cyber liability, errors and omissions (E&O), bonds, general liability and excess liability.

Cyber Liability Program Highlights:

- ☐ Social engineering coverage
- ☐ Theft by hacking coverage
- ☐ Theft by employee coverages
- ☐ Cyber deception endorsed
- ☐ Protection from high costs and effects of cyber and data breaches
- ☐ Fast and easy online quote and purchase process
- ☐ 24/7/365 breach response line-insureds have access to expert assistance in the event of a cyber-attack or data breach

For more information visit: www.gallagher-affinity.com/usafencing
or call (866) 945-1276



Additional Insurance Programs

- **Group Life & AD&D:** \$100,000 Guaranteed Issue coverage
- **Medical and Dental Programs**
- **WageProtector:** Disability with Salary benefit
- **Personal Lines:** Auto, Home, Renters, Pet, Travel and Home Warranty policies.

Benefits and Discounts Programs



Avis and Budget

Save up to 35% on base rates with Pay Now, plus enroll in Avis Preferred® or Budget Fastbreak®. Sign up is free and you'll earn points for every qualifying dollar you spend.



GE APPLIANCES STORE

GE

Get access to member-only savings on the full line of GE Appliances. Shop your favorite GE®, GE Profile™ Series, Café, HotPoint®, Haier and Monogram® appliance brands.



Lenovo

Save up to 50% on the everyday public web price, with access to special flash sales.



ODP Business Solutions

Save up to 75% on regular prices on our Best Value List of preferred products. Plus receive free next-business-day delivery on qualifying orders of \$50 or more.

<https://www.usafencing.org/insurance>



www.gallagher-affinity.com/usafencing

The screenshot shows the Gallagher Affinity website interface. At the top, the navigation bar includes the Gallagher Affinity logo and links for Home and Contact. The main header features the USA Fencing and USA ParaFencing logos, with the text "Programs for USA Fencing" and a "GET STARTED" button. Below this, a paragraph states: "Gallagher Affinity has partnered with USA Fencing to offer customized insurance solutions that deliver value while effectively managing costs without sacrificing the protection you need. We analyze and compare plans from major insurance carriers and offer a wide range of professional and personal insurance programs." The "USA Fencing Programs" section is divided into three columns, each representing a different insurance product:

NEW YORK LIFE	Gallagher Affinity	PLAYERS HEALTH
Group Term Life Insurance	Accident & Health	Club General Liability
Life insurance can be a critical first step in helping with your family's	Gallagher Affinity has partnered with USA Fencing to offer an Accident and	Gallagher Affinity has partnered with USA Fencing to offer a General

Thank You!

If you have any questions, contact us at:

8430 Enterprise Circle, Suite 200

Lakewood Ranch, FL, 34202

(866) 945-1376

<https://www.usafencing.org/insurance>

Jason Roges, EVP Gallagher Affinity

jason_roges@ajg.com

(941) 757-1443

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