

General Liability Summary of Insurance.

Effective August 1, 2026 – August 1, 2027



NAMED INSURED S

United States Fencing Association d/b/a USA Fencing or USA Parafencing, and its registered clubs, teams, event owners, event directors, local organizing committees, managers, athletes, coaches, trainers, officials, referees, members (including trial members), and volunteers, while acting in that capacity at USA Fencing-sanctioned events.

COVERED ACTIVITIES

All events sanctioned by USA Fencing, as reflected in its sanctioning records: practices, training, clinics, camps, tryouts, competitions, tournaments, league play, championships, and team-supervised travel, at all premises and locations of sanctioned events. Territory is worldwide by endorsement SEIC-TERR-101 (ex-OFAC).

COVERAGE SUMMARY

General Liability (occurrence) protects insureds against claims alleging bodily injury, property damage, or personal and advertising injury arising out of sanctioned activities, including premises and operations. Defense costs are included and reduce the limits. **Retention: \$0 first-dollar.**

Broadened as bound: Deluxe Broadening, Sports Event Operations Broadening, **Blanket Additional Insured** (amateur sports class) and **Blanket AI – Vendors** are attached, so most venue, sponsor and vendor contract requirements are met without a manuscript endorsement. **Hired & Non-Owned Auto** and **Employee Benefits Liability** are afforded here.

Injury to participants is not covered here; see the separate Participant Legal Liability summary.

*Note: an **Attendance Limitation Exclusion** is attached (events above the scheduled attendance threshold must be cleared in advance), as is the **Athlete Eligibility Determination Exclusion**.*

GENERAL LIABILITY LIMITS

COVERAGE	LIMIT
Each Occurrence Bodily Injury & Property Damage	\$5,000,000
General Aggregate	\$5,000,000
Products & Completed Operations Aggregate	\$2,000,000
Personal & Advertising Injury	\$1,000,000
Damage to Premises Rented to You	\$1,000,000
Employee Benefits Liability (claims-made; \$1K ded.)	\$1M / \$1M
Hired & Non-Owned Auto (CSL; within CGL agg.)	\$1,000,000
Medical Expense (Cov. C, per person)	\$5,000
Retention	\$0 (first-dollar)
Defense (reduces the limits shown)	Inside limits

Keep your coverage intact.

- Waivers first:** a signed Waiver & Release from every participant, before first participation, is a **condition precedent** of Participant Legal Liability coverage. Keep them on file.
- SafeSport compliance:** SafeSport / abuse-prevention attestation is a condition precedent of Abuse & Misconduct coverage.
- Report incidents promptly:** time, place, circumstances, and names of injured persons and witnesses.
- Never admit fault or pay:** no voluntary payments or obligations, except immediate first aid.
- Forward legal papers immediately:** send any demand letter or summons to the claims contact below right away.

How to request a certificate of insurance.

- Open the Certificate of Insurance request form.** Include your club details, the certificate holder's exact name and address, whether additional-insured status is required, and the activity dates.
- Submit the form online, no email needed. (Or email questions to claims@getgolden.insure.)
- Allow **3 business days**; the certificate is emailed to your club to deliver to the certificate holder.

How to file a liability claim.

If an injury, property damage, or other accident occurs during an insured activity, complete an incident report and submit it via **Submit a claim** (or email claims@getgolden.insure). Reference policy **SEIC-USAFA-MASTER-2026-001**.

Report any incident that may give rise to a claim, and any summons or attorney letter, immediately, and keep copies of all incident documentation.

UNDERWRITING COMPANY

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

