



Club Insurance FAQs

1. What requirements do USA Fencing Premium Clubs need to be covered under the USA Fencing Insurance Policy?

- a. All club members, or participants, must be individual members of USA Fencing. The minimum membership level that may be purchased is the Non-Competitive membership.
- b. All USA Fencing Affiliate or Premium Club coaches must be a USA Fencing Coach member or purchase the +Coach Add-On if the coach is a Life, Life Installment or Olympian/Paralympian Life member. This requirement is per the FenceSafe Program and the membership requires passing a background screen and completing the SafeSport training.*
- c. Club officers who do not coach, such as owners, employees, independent contractors, volunteers over the age of 18, board of directors and administrators with routine access to children, must be a USA Fencing Coach member or purchase the + CheckEd Add-On, which includes passing a background screen and taking SafeSport training.*
- d. The club renewal process must be completed by submitting the completed paper form to the National Office or renewing the club online.

*Completed background checks are good for 2 seasons. Safe Sport training will expire each season with membership on 7/31.

2. What are the limits on the insurance policy?

The policy includes \$1 million in general liability coverage with an additional \$3 million in umbrella coverage.

3. What activities are covered under the USA Fencing Insurance Policy?

Covered activities include approved and/or sanctioned events, organized and supervised practices held in conjunction with approved and/or sanctioned events, and activities that are directly related to fencing operations. In order to be covered under the USA Fencing Insurance Policy, all individuals participating must be individual members of USA Fencing.

4. How do I renew my club membership?

Returning clubs are able to renew online, from the club owner's individual USA Fencing member profile. Once the club owner logs in, he or she will see a link at the top of the home page to renew the club. If the club owner has changed, please contact the National Office.

All new clubs must complete a paper application, which is available at:

<https://www.usafencing.org/page/show/2508919-club-forms>. The form can be completed with payment and mailed, scanned and emailed, or faxed to the National Office. Please note, there is a \$10 paper processing fee for returning clubs that submit a paper form.

5. Who is the insurance carrier?

The USA Fencing insurance carrier is Epic Entertainment & Sports Insurance, a recognized leader of sports insurance products.

6. How will I get my additional insured certificates?

Once the club membership has been processed, the club contact will receive a certificate of insurance for the club, usually within 72 business hours. Please note that specific wording and endorsements for the certificate may take longer than 72 hours. Requests for additional insured certificates must be entered through the USA Fencing Additional Insured Request found at

<https://sportsportal.epicbrokers.com/request/default.aspx?auth=usafencing>

7. How do I upgrade my membership to Coach, +Coach or +CheckEd to be in compliance with the SafeSport Policy?

Upgrade to Coach

1. Log in to your USA Fencing member profile.
2. Click on the red circle in the upper right hand corner.
3. Select "My Membership."
4. Select the Link (blue button) marked upgrade.
5. Complete the payment steps.

Add +Coach or +CheckED

1. Log in to your USA fencing member profile.
2. Click on the red circle in the upper right hand corner.
3. Select "Dashboard"
4. Once on the dashboard page, about 2/3 of the way down is a link titled Membership Plus – click that link and then purchase the +Coach or +CheckED

8. Once I complete the Coach, +Coach or +CheckEd upgrade, how do I complete the background screen process?

- a. Log in to your USA Fencing profile.
- b. Click on the red circle in the upper right hand corner.
- c. Click on "Dashboard".
- d. On the right hand side, under "My Membership Details," click on the link titled Manage Background Screen.
- e. The link will take you directly to the NCSI website where you will complete the screening information.
- f. When the screen is complete, "Green Light" screens are sent directly to your USA Fencing profile with an expiration date and your membership type will change from "pending" to active.
- g. If there is an issue with the background screen ("Red Light" or more information needed), you will be contacted by NCSI.

9. How long do Coach, +Coach or +CheckEd members have to complete the background screening process?

The background screening process must be completed within 30 days of registering for the membership or add-on. If the process is not completed, the membership will be reverted back to the original membership type.

10. Will one-time trial lessons be covered?

In order for a seven day trial lesson to be covered, individuals will need to complete a trial lesson form found on https://cdn4.sportngin.com/attachments/document/c14f-2479186/2021-22_Trial_Membership_Form.pdf#_ga=2.168606691.375985392.1643034866-249349470.1639583450.

Clubs must report the number of trial lessons that were completed to the National Office with the completed form or monthly through a spreadsheet. Individual paper applications may be kept at the individual club.

11. Is individual membership required for a beginner class that only lasts a specific number of weeks?

If the participant is enrolled in a fencing class or activity beyond a 14-day trial lesson, he or she must become an individual member of USA Fencing for the club to have insurance coverage under the USA Fencing Policy.

12. Are spectators covered under the policy?

Non-USA Fencing members who are attending a sanctioned fencing activity are not covered under the secondary accident/medical coverage; however, Premium Clubs are covered if a spectator enters the premises, is injured and brings a lawsuit as long as the spectator is on premises to attend a sponsored/approved activity of USA Fencing.

13. Does the policy include premises coverage?

No, the policy does not include premises coverage. Clubs that lease or own facilities on a 24-hour basis and have property exposure should consider acquiring additional coverage during the time when fencing activities are not occurring.

14. Will programs (camps, clinics, demonstrations, after school programs) for non-members held outside my club be covered by the insurance policy?

No, not if the program includes non-members for more than a 14-day trial lesson. We recommend purchasing another policy to provide general liability and medical coverage for participants to cover these activities. Our office can provide information on optional coaches and clinic policies; please email info@usafencing.org.

15. Will programs (camps, clinics, demonstrations, after school programs) held outside my club be covered by the insurance policy if individual membership is required?

Yes, if all participants are individual members of USA Fencing, fencing activities such as camps, clinics and after school programs will be covered under the policy.

16. If one of the club coaches is a Coach member and is providing lessons to non-members, is the club or coach covered?

No. We would recommend purchasing another policy to provide general liability and medical coverage for participants to cover these activities. Our office can provide information on optional coach and clinic policies.

17. Why does USA Fencing require individual membership for the club to be covered under the policy?

The secondary accident/medical insurance that is provided to all individual members provides better protection for the individuals, clubs and organization.

18. How will paper individual memberships be processed by the National Office?

USA Fencing encourages online membership registration whenever possible and will charge a \$10 service fee for individual paper membership forms. There is an option for clubs to enter the membership information into a Non-Competitive bulk upload spreadsheet, which can be uploaded directly by the club or processed by the National Office and can be found at

<https://www.usafencing.org/page/show/2508919-club-forms>

19. Will Affiliate Clubs be penalized for choosing not to participate in the USA Fencing club membership program?

No, USA Fencing wants clubs to have the insurance that works best for their business and operational situation.

20. Our club is looking for other insurance coverage to supplement the USA Fencing policy. How can USA Fencing help?

Clubs may contact Epic Entertainment & Sports Insurance, Kelly Pribbenow by email at Kelly.pribbenow@epcibrokers.com

If you have additional questions, please contact the National Office at (719) 866-4511 or email info@usafencing.org.