



Licensing Fighters & Insuring them, Basic due diligence

Why Licensing is Essential in the UK

In the UK, combat sports operate within a legal framework where liability and compensation claims are a real and common risk. Any individual participating in training or competition could be held legally responsible if another person is injured as a result of their actions.

A valid licence, with appropriate insurance cover, provides essential protection by:

- Offering liability cover if a claim is made against you
- Providing access to personal accident cover where applicable
- Ensuring you are recognised as part of a regulated and insured environment

Addressing Misconceptions

There is a common misconception that licences are unnecessary or simply a way for organisations to generate income. This is not the case.

A licence is not just a membership, it is a critical layer of protection. Without it:

- You may be personally liable for injury caused to another person
- You may have no financial protection if injured yourself
- You may face legal action with significant financial consequences

Duty of Care & Negligence

In a contact sport environment, failing to ensure that you, or your athletes, are properly licensed and insured could be viewed as negligence.

Given that licences are:

- Readily available
- Affordable
- Designed specifically to protect participants

Choosing not to have appropriate cover in place exposes individuals to unnecessary legal and financial risk.

Summary

Licensing is not optional best practice, it is a fundamental safeguard.

It protects:

- The individual athlete
- Their opponent
- Coaches and clubs
- Event organisers

Ensuring all participants are licensed and insured is a shared responsibility and a key part of maintaining safe, professional, and legally compliant combat sports environments.

Licence:

A licence is typically issued by a martial arts governing body or association. It officially registers you or your students as members of the club or organisation and allows you to train and compete under its rules. A licence can also include basic levels of personal accident cover, but it's primarily about registration and being part of a structured body.

Insurance:

While insurance is typically a separate policy, WKO licences are structured to include insurance cover as part of the membership that provides financial protection if you're injured or cause injury/damage to someone else during martial arts activities. For example, insurance might cover medical costs, loss of earnings, or liability for accidents involving others.

In short:

- A licence registers you under an organisation's structure.
- Insurance protects you financially if something goes wrong.

WKO Licences include insurance cover we have 2 levels of insurance, Member to Member or Competitor.

Fighters being licenced is important as this registers all martial artist under their instructor.

Member to Member Insurance:

Member-to-member insurance provides liability cover only and does not provide personal injury cover for the policy holder. Its sole design is to protect martial artist within their club practising and sparring.

Member licence is a minimum level of cover from your association. Some associations do not allow you to compete on the open circuit.

If you get injured the only way you can claim is if the person who hurt, you broke the rules

It is however good for you to have in case you injured someone, and a legal case was brought up.

If you had broken the rules, then this licence could cover some of if not all the expenses incurred through being proven at fault.

Competitor Insurance what's the difference?

- Competitor licence ensures you are fully covered for combat sports.
- If you were injured in a fight and the fighter had not broken the rules.
- Then the personal accident cover would kick in and you would be allowed to make a claim.
- If your opponent broke the rules, then you would be able to also take a legal claim against them.
- where their member-to-member cover would compensate you.

It's important to understand that the **member-to-member** licence only covers the holder should someone wish to pursue a legal claim against them, If the holder themselves injured their opponent.

Member to member does not cover the holder to make a claim if they themselves are injured, they have to claim off the person who injured them. If someone injures you that does not have cover, you would have to take them to court and sue them personally for liability. This is not straight forward as have to prove liability on the balance of probabilities.

Competitor licences covers you subject to the terms, conditions, and limits of the policy.

All associations differ when it comes to what they cover and how you are covered

it's your responsibility to ensure you have the correct level of cover for you and your members in place

What is WKO licencing?

- Many associations are not even insured for ringsports yet sell 1000's of license
- WKO license cover all members for both training and competing
- WKO Competitor licensing offer increased level of cover

- All members are insured on events, provided all policy conditions, event requirements, and rule coverage are met
 - WKO insurance provides a comprehensive level of cover designed for combat sports participants
 - WKO has online application for coaches to purchase member licenses for ease
 - WKO issue license cards as easier to carry for fighters
 - WKO invests monies raised back into the sport in events, sponsorships and development
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Commonly asked questions:

I am a coach and I have instructor indemnity policy in place why do my members need insurance?

Answer: Even though you have an instructor indemnity policy, your members still need their own insurance to cover their individual liability and personal injuries while participating in training or sparring.

Instructor indemnity insurance covers you as a coach against claims made against your instruction or negligence, but it does not extend to your members' personal cover. Member insurance ensures they are protected for injuries, accidents, or incidents they may be involved in during training, competitions, or sparring, and it provides essential peace of mind for everyone involved.

Same way your car insurance would not cover me to drive my car, because it is not my policy!

If you are interested in becoming a WKO club, feel free contact us for more information.

Is it worth the risk not having protection in place, when costs so little to have?

WKO Licence Check, why do we do it?

Not many if any event organisers bother to check licences as well it causes upset and arguments from those that don't have them. So saves potential conflict, which is all good and well for an easy life., until someone is injured and looking for compensation!

However, we are involved in contact sports where the aim of winning is to have hit your opponent the most, not ensuring all competitors have licences is a gross act of negligence on any event organiser's part.

If you or any competitor gets injured insurances will not pay out to compensate any injuries sustained unless:

- The event is insured

- Competitor injured is insured
- Competitor causing the injury is insured

If any of the above are not in place, claims may not be accepted or may be significantly limited.

Crazy when think it takes just seconds for our officials to check, reality is we do all we can to avoid any injuries, but they can and do still happen so it's important to protect yourself.

When will they be checked:

Licences are checked before you weigh in so need to bring your proof of licence/insurance to the weigh in

What are we checking for:

That it's in your name and it's in date

What licences are valid:

Any associations licence is welcome provided it offers appropriate cover for the rules and level of competition, and it is in date. It's your responsibility to check with the association that provides you the licence that you are covered for what rules you have entered to compete, we welcome all that are covered to do so.

I don't have a licence, or my providers says i am not covered what can i do:

Don't worry we have you covered you can purchase a WKO competitor licence from our online store which are fantastic value considering also have personal accident cover for everyday life

Again, if have a licence/proof of insurance just bring what you have with you, entry to compete will not be permitted unless you bring it with you.