



Licensing Fighters & Insuring them, basic due diligence

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:

Insurance, on the other hand, is a separate policy 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:

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 peruse 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 beyond reasonable doubt their liability.

Competitor licences cover you whether opponent's fault of own fault, cause of injury

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's
- WKO license's cover all members for both training and competing
- WKO Competitor licensing offer increased level of cover
- All members are insured on any event that has event insurance and meets all requirements
- WKO insurance is one of the best if not the best of policies available
- 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

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 no 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?