



# FIM Riders' insurance information

**The rider's insurance policy set up by the FIM is a service for all the Federations that are part of the programme for the period from 1 January 2024 to 31 December 2024.**

## **Who is covered:**

- Riders with a FIM licence issued by a Federation which is part of the FIM riders' insurance programme.
- Riders competing in MotoGP, Moto2, Moto3 and MotoE are not part of the FIM riders' insurance programme and must follow the guidelines of their respective Federation.
- Riders competing in a Cross-Country Rally must follow the guideline of the Rally organiser.

## **Validity of the insurance:**

- For all events on the FIM Calendar with an International Manifestation Number (IMN).
- For racing activities included in the official programme of the event only!
- Travel to and from the event venue.

## **Scope of coverage:**

In case of racing incident, the FIM riders' insurance programme would cover:

- **Emergency Medical treatment on the event venue** (subsidiary and complementary to any other insurances the rider may hold)
- **Repatriation to the rider's country of residence** (as declared on the FIM Licence extranet by the rider's FMN)
- **Death and disability** (Riders with a FIM licence issued by a Federation which has subscribed this benefit through the FIM programme)

Coverage is provided only in the country (or countries) where the insured event takes place, which may be anywhere in the world including the insured's main country of residence.

**Please note that this is an EMERGENCY insurance and in order to avoid any problems, please share the following correct procedure with your riders:**

## **What to do?**

### **Before departure:**

- Always check beforehand whether your personal health insurance card is still valid.
- For European citizens, please travel with your European Health insurance card.

### **In case of an Emergency Incident/Urgent medical assistance need:**

- Contact the FIM insurer immediately before any action whatsoever
  - 24/7 Emergency Contact number:  
**+33 (0)1 55 98 51 68**
  - 24/7 Emergency Email Contact and claim reimbursement:  
[voyage@mutuaide.fr](mailto:voyage@mutuaide.fr)



**When contacting any of the claims team you will need to provide:**

- Your FIM licence number and your contact details
- The FIM event number: IMN
- The venue of the event

**Important notes:**

- When you are being transported to hospital for medical examinations treatment and/or assessment:
  - Always take your documents related to your personal health insurance and to the FIM riders' insurance programme when you are being transported.
- When receiving medical assistance at the event/hospital:
  - You/a nominated representative must always receive a complete clinical record of all medical examinations, treatment and assessment.
- Always provide the insurance file number given to you during your first call.
- Make sure your Federation indicates the correct country of residence in your details and your correct emergency and authorized contact persons. Any repatriation will be to the address/country provided by your Federation on the FIM Extranet site.
- The FIM riders' insurance programme is only valid at FIM-approved events with a valid IMN number. If you are attending private test and/or non-event practice days, YOU WILL NOT BE COVERED by the FIM insurance.
- Always follow the instructions or you may no longer be covered by the FIM riders' insurance programme!
- Please ensure you agree upon any medical care or medical arrangements with the FIM insurer before taking any action whatsoever!



- **Do not delay in contacting the emergency helpline. Make the call as soon as you can to advise of your accident!**
- **Do not change or leave the hospital, before contacting the emergency claims line, or the FIM insurance services may not be provided.**
- **Do not leave the country in which the incident occurred, before contacting the emergency claims line, or the FIM Insurance services may not be provided.**





**Benefits table:**

ASSISTANCE GUARANTEES	CEILING
- <b>Medical expenses (in addition to and/or in substitution of any public or private supplemental plan) (A)</b>	(A) 400,000.00 EUR In the absence of a public or private supplemental plan, the guarantee is capped at EUR 125,000.00 Cross-Country Rally licence excess 10,000 EUR (30,000 EUR at the Dakar)
- <b>Expenses for search and rescue (B)</b>	(B) 50,000.00 EUR
- <b>Repatriation or medical transport (C)</b> Medical evacuation Repatriation for medical reasons	(C) Real costs Cross-Country Rally licence excess 40,000 EUR
- <b>Dispatch of a doctor on site (D)</b>	(D) Real costs
- <b>Monitoring of inpatient and outpatient care (E)</b>	Telephone assistance
- <b>Repatriation of remains</b> Repatriation of remains (F1) Funeral expenses necessary for transport (F2) Assistance with death formalities (F3)	(F1) Real costs (F2) Real costs (F3) Real costs
- <b>Repatriation of an accompanying person (G)</b>	(G) Real costs
- <b>Visit of family member/close friend (H)</b>	(H) EUR 5,000.00
- <b>24/7 medical advice (I)</b>	(I) Telephone assistance
- <b>Access to the network of medical providers(J)</b>	(J) Telephone assistance
- <b>Second medical opinion (K)</b>	(K) Telephone assistance
- <b>Dispatch of medication (L)</b>	(L) Shipping costs
- <b>Linguistic assistance (M)</b>	(M) Telephone assistance
- <b>Psychological support (N)</b>	(N) 2 telephone consultations
- <b>Early return (O)</b>	(O) EUR 10,000.00
- <b>Extension of stay (P)</b>	(P) EUR 1,900.00
<b>INDIVIDUAL ACCIDENT (IF OPTION SUBSCRIBED)</b>	
- <b>Accidental death (Q1)</b>	(Q1) EUR 50,000.00
- <b>Total permanent infirmity following an accident (Q2)</b>	(Q2) EUR 50,000.00 If permanent disability greater than 55%, then compensation = 100% of the insured capital