



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 January 1, 2022 to December 31, 2024.

Who is covered:

- Riders with a FIM licence issued by a Federation which is part of the FIM riders' insurance programme.
- Riders with a FIM licence issued by ACCR, DMSB, FMS, KNMV, NMF and SMF are not part of the FIM riders' insurance programme and must follow the guidelines of their respective Federation.
- 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!

Scope of coverage:

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

- **Emergency Medical treatment on the event's place** (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 DMU and FMI have not subscribed this benefit from the FIM riders' insurance programme and must follow the guidelines of their respective Federation for this benefit)

***FFM (to be announced)**

Please note that this is an EMERGENCY insurance and in order to avoid any problems please follow the correct procedure.

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:
+44 (0) 208 608 4227
 - 24/7 Emergency Email Contact:
internationalhealthcare@healix.com



For pay & claim, invoice reimbursement and administrative support

- Contact the FIM Insurer payment and general assistance team
 - Contact telephone number:
+44 (0) 1702 553443
 - Payment and general assistance email contact
FIMclaims@csal.co.uk
 - Postal contact
CSA Ltd – FIM Claims
308-314 London Road
Hadleigh
Essex
United Kingdom
SS7 2DD

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