



# 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!
- Travelling to and from the event.

## Scope of coverage:

In case of accident, 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, FFM 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)

**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](mailto: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](mailto: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
- <b>Medical expenses (in addition to and/or in substitution of any public or private supplemental plan) (A)</b>	(A) EUR 400,000.00 In the absence of a public or private supplemental plan, the guarantee is capped at EUR 125,000.00 - franchise licence Cross-Country Rallye EUR 10,000 (EUR 30, 000 Dakar)
- <b>Expenses for search and rescue (B)</b>	(B) EUR 50,000.00
- <b>Repatriation or medical transport (C)</b> Medical evacuation Repatriation for medical reasons	(C) Real costs franchise licence Cross-Country Rallye EUR 40,000
- <b>Dispatch of a doctor on site (D)</b>	(D) Real costs
- <b>Monitoring of inpatient and outpatient care (E)</b>	(E) 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