



# 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, 2023 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!
- - 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'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 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) 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 Cross-Country Rally licence excess 40,000 EUR
- <b>Repatriation or medical transport (C)</b> Medical evacuation Repatriation for medical reasons	(C) Real costs
- <b>Dispatch of a doctor on site (D)</b>	(D) Real costs
- <b>Monitoring of inpatient and outpatient care (E)</b>	(E) Real costs
- <b>Repatriation of remains</b> Repatriation of remains (F1) Funeral expenses necessary for transport (F2) Assistance with death formalities (F3)	Telephone assistance (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) 5,000.00 EUR
- <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) 10,000.00 EUR
- <b>Extension of stay (P)</b>	(P) 1,900.00 EUR
<b>INDIVIDUAL ACCIDENT (IF OPTION SUBSCRIBED)</b>	
- <b>Accidental death (Q1)</b>	(Q1) 50,000.00 EUR
- <b>Total permanent infirmity following an accident (Q2)</b>	(Q2) 50,000.00 EUR If permanent disability greater than 55%, then compensation = 100% of the insured capital