

## FIM RIDERS' INSURANCE PROGRAMME – FREQUENTLY ASKED QUESTIONS (FAQ)

You will find in this document answers to frequently asked questions (FAQ) about the FIM Riders' insurance programme. These answers are voluntarily simplified to ease their understanding. These FAQ do not replace the actual documents of reference (Table of Benefits released by the insurance company published in the information notice).

Should you need further information, you are kindly asked you to get in touch with [insurance@fim.ch](mailto:insurance@fim.ch).

### 1. What is the exact scope of the insurance?

This insurance is focused on the four requirements on accident insurance for riders, as provided for in the FIM Sporting Code:

- 1) Medical costs for emergency medical care provided in the country of the venue until the rider is fit to be repatriated by the insurance company
- 2) Repatriation costs to the country of residence of the rider shall be approved and borne by the insurance company
- 3) Permanent disability benefit
- 4) Accidental death benefit

All details are provided in [the information notice published on the FIM website](#). The insurance is complementary and/or subsidiary to the existing public or private accident and/or health insurance system in the country of the residence of the rider. **It is mandatory for each rider to be covered by a private insurance and national health insurance and European Social Security Card (if applicable) when competing.**



### 2. How can a FMN subscribe?

The subscription is made by the FMN. Each FMN decides for all their licences between two cover types. Basic coverage is mandatory for Federations that are joining the insurance programme and death & disability is optional for those who join the insurance programme.

#### Basic Medical Insurance

- Medical expenses and emergency repatriation cover.

#### Option for death & disability

- Accident cover for death and total permanent disability.



### 3. Who is covered by this insurance?

The policy provides cover for a FIM/CONU/NMFP Licence holder whilst competing at a FIM sanctioned event if the rider's FMN subscribed to the FIM riders' insurance programme and if the discipline is covered (MotoGP; Moto2; Moto3; MotoE are not part of the programme).

**Please note that the insurance contact details figure on the riders' licence**

- a) Riders holding a license issued by the following 6 National Federations: ACCR (Czech Republic), DMSB (Germany), FMS (Switzerland), KNMV (The Netherlands), NMF (Norway) and SMF (Slovakia) are covered by the insurer of their respective FMNs.
- b) Riders holding a licence issued by the FFM (France) or the FMI (Italy) are covered for Medical and repatriation costs by the FIM insurance programme and the permanent disability or death benefit is covered by the insurer of their respective FMNs
- c) MotoGP, Moto2, Moto3, MotoE riders are directly covered by the insurer of their respective promoters.

### 4. How it works?

Mutuaide, the insurance company, has its own assistance's alarm center. Assistance coordinators and emergency doctors are available 24/7. They speak English, Spanish and French. Therefore, it is very important to understand that this insurance is an **emergency insurance and that Mutuaide must be contacted by phone as soon as possible after an insured occurrence happened (accident). Mutuaide will organise the medical repatriation whenever needed. Mutuaide will not reimburse any unapproved invoice nor any services that are not medically necessary.**

### 5. Does the insurance cover riders during test days?

**Yes**, only if those test days are part of the racing activities included in the event's official programme. The FIM insurance does not cover private test and/or non-official practice days.

### 6. Does the insurance cover the repatriation of the motorcycle?

**No**, the repatriation of the motorcycle is not covered.

### 7. Does this insurance cover riders for medical expenses in their home country?

**Yes**, when the venue is taking place in their home country and only for emergency care.

**No** when the rider is seeking medical expenses coverage in home country after repatriation. The FIM insurance does not cover any non-urgent medical treatment including, amongst others, rehabilitation after repatriation.



**8. Do riders need a national accident insurance when competing abroad?**

**Yes.** They need to be insured domestically. It is a pre-requisite of the FIM Riders' Insurance Programme. All riders applying for a FIM licence in their country need a proper domestic insurance for accidents. Otherwise the medical expenses coverage can be limited up to EUR 125,000 per case.

**9. What is the country of residence?**

The country in which the rider lives before the competition and that is registered in the FIM extranet licence system by the rider's FMN will be considered as the rider's country of residence.

**10. Who will provide the details about the "country of residence" of the riders into the FIM extranet licence system?**

First, the FMN must be given this information by the rider. Ultimately, the rider's FMN is responsible for ensuring that this information is entered in the FIM Extranet.

**11. Do riders competing in more than one discipline (e.g., Motocross and Enduro) need several insurance covers?**

**Yes,** the insurance program is linked to a licence. Hence, for every new licence, the insurance cover will be issued with it.

**12. Are riders participating in a Continental event covered?**

It depends whether the event is registered in the official FIM Continental Calendar and has an IMN number or not. If the event is duly registered in the relevant calendar and the riders hold a valid continental licence (i.e., released through the FIM Extranet licence system by the rider's FMN) then they will be covered.  
If either of the prerequisites above is not met, the riders will not be covered.

**13. Are riders participating in an NMFP event covered?**

It depends whether the event is registered in the official NMFP Calendar and has an MNFP number or not. If the event is duly registered in the relevant calendar and the riders hold a valid licence (i.e., released through the FIM Extranet licence system by the rider's FMN) then they will be covered.  
If either of the prerequisites above is not met, the riders will not be covered.

**14. Do riders holding a World Championship licence and competing in an event (of the same discipline) duly registered in the NMFP calendar need two insurances?**

The insurance programme is linked to a licence and the validity table of the FIM Riders' licences applies.

**15. What is the claim procedure? What do riders have to do? Whom should they contact?**

In the event of an accident, the rider or a representative person must do everything possible to contact the insurer immediately and not to make his own arrangements for assistance from any third party without the Insurer's prior consent. Should the Insured fail to obtain the Insurer's consent, the insurer reserves the right to reduce or refuse to pay costs in the event of a financial loss. For all information relating to a loss and/or in an emergency, please contact Mutuaide.

**Assistance call center (24/7):**

- Mutuaide, 126 rue de la Piazza, 93160 Noisy-le-Grand, France
- 24/7 Helpline: +33 1 55 98 51 68
- E-Mail: [voyage@mutuaide.fr](mailto:voyage@mutuaide.fr)



**Remember:** The insured rider must be in possession of the relevant licence number

**16. Who is responsible for contacting the insurance company when an accident occurs?**

Family members/ team members/ accompanying individuals or designated officials are responsible for announcing the accident to the Mutuaide Assistance call center.

**17. What about the first 24 hours at the hospital? Are these costs also covered if the rider leaves the hospital before 24 hours have elapsed?**

**Yes**, the medical costs are covered within the first 24 hours even if the rider can leave the hospital and go back to the circuit or track. The reference to 24 hours relates to the concept of "hospitalisation". In any case, costs resulting from an accident at the event will be borne by the insurance.

If you have incurred direct medical expenses, kindly forward the invoice via email to request reimbursement to the insurer. However, please note that only costs pre-approved by the insurer and applicable only for covered events and benefits will be considered.

The insurance is **complementary** and/or **subsidiary** to the existing public or private accident and/or health insurance system in the country of residence of the rider.

### **Special conditions for Cross-Country Rallies**

Rally organisers must provide the riders their **OWN emergency number** of the medical assistance provider to be contacted in case of accident and the appropriate insurance coverage.

**1. Search and rescue costs**

The assistance and search and rescue costs are borne by the rally organiser.

**2. Medical expenses**

The medical expenses are borne by the rally organiser up to EUR 10,000 (EUR 30,000 for the Dakar Rally).

**3. Medical evacuation (hospital to hospital) and medical repatriation**

The organisation and costs are borne by the rally organiser up to EUR 40,000.

Up to these amounts, the FIM riders' insurance programme can be activated to cover the remaining costs. Applicable only for the FMN's and disciplines which are part of the FIM riders' insurance programme.