



For the attention of:

- All FMNs who subscribed to the FIM riders' insurance programme

Copy to:

- CONUs
- Members of the Board of Directors
- Commission Directors

Mies, 5 July 2022

2023 FIM International Riders Insurance Programme

Dear FMN Presidents,
Dear Secretaries-General,

Since January 2022, the FIM has retained the insurance policy offered by the broker Tysers to provide you with the best guarantees in its insurance programme for riders.

As announced, the rate conditions remain linked to the claims record per year of insurance. Depending on the ratio between premium collection and claims settlement, premiums may be increased or decreased by the insurer each year for the following year.

The insurance programme is currently performing well enough to allow the insurer to maintain the current rates for 2023.

The specific conditions for Cross-Country Rallies remain in force.

The FIM is pleased to share with you the following premium schedule which remains unchanged.

International Riders Insurance Programme in 2023		
	Cover 1 – Basic package Medical assistance & Medical expenses	Cover 2 – Option Benefit in case of invalidity or death
Insurance premium for an annual licence	EUR 117	EUR 50
Insurance premium for a "one event" licence	EUR 86	EUR 43
Insurance premium for a Training Camp licence	EUR 18	Included if option subscribed



We remind you that all useful information concerning this programme is available on the FIM website www.fim-moto.com as well as on each FIM rider's licence (provided that the National Federation issuing the licence is part of the FIM insurance programme).

For any question you may have regarding this programme, do not hesitate to contact the FIM at insurance@fim.ch

Yours sincerely,

Françoise EMERY
Chief Executive Officer

Damiano ZAMANA
Deputy Chief Executive Officer

Annex: Benefits table



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 – deductible for the cross country licence EUR 10'000 (EUR 30'000 Dakar)
- Expenses for search and rescue (B)	(B) EUR 50,000.00
- Repatriation or medical transport (C) Medical evacuation Repatriation for medical reasons	(C) Actual costs deductible for the cross country licence EUR 40'000
- Dispatch of a doctor on site (D)	(D) Actual 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) Actual costs (F2) Actual costs (F3) Actual costs
- Repatriation of an accompanying person (G)	(G) Actual 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
- Translator/interpreter support (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 disability following an accident (Q2)	(Q2) EUR 50,000.00 If permanent disability greater than 55%, then compensation = 100% of the insured capital