



The international 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, 2021 to December 31, 2021. Riders who hold a valid FIM licence, an International licence or a Continental licence are covered by this insurance programme. Please note that the event must be registered either on the FIM Calendar, the International or Continental Calendar and must have an IMN.

Who is the insurer? The risk is insured by SOLID Insurance, a branch for Switzerland, located at 2 Route de la Fonderie, 1700 Fribourg. MUTUAIDE ASSISTANCE 126, located at Rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX, is entrusted with the assistance management.



What risks are covered? This contract covers medical assistance, medical expenses, repatriation, death, disability, within the framework of the insured coverages.

Where are the risks insured? Only in the country (or countries) of the place of the insured competition, this place could be anywhere in the world including in the main country of residence of the insured rider.

How extensive is the coverage? The extent of coverage is described in the table below.

HOW TO CONTACT THE ASSISTANCE SERVICE - MUTUAIDE ASSISTANCE

126, rue de la Piazza - CS 20010 - 93196 Noisy le Grand CEDEX – 24/7

Tel.: + 33.1.55.98.51.68

e-mail: medical@mutuaide.fr

To allow the support team to respond in the best possible conditions, please gather the following information that will be requested from you during your call:

- Your first and last name and your home address;
- The country, city or town you are in at the time of the call. Specify the exact address (number, street, possibly hotel, etc.);
- The telephone number where you can be reached;
- The nature of your problem; your FIM Licence number and the IMN number of the competition

During the first call, you will be given an assistance file number. Please always provide this number, in all subsequent communication with our Assistance Department.

HOW TO CONTACT THE INSURANCE SERVICE - MUTUAIDE - Insurance Service (Death and disability) - TSA
20296 - 94368 BRY SUR MARNE CEDEX – 24/7

Tel.:+33.1.55.98.51.68

e-mail : gestion-assurance@mutuaide.fr

During the first call, you will be given an insurance file number. Please always provide this number, in all subsequent communication with our Insurance Department.

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SUMMARY OF THE COVERAGE AND SUMS INSURED WITHIN THE FIM INSURANCE PROGRAMME	
DESCRIPTION OF COVERAGE	INSURANCE THRESHOLDS
<ul style="list-style-type: none"> - Medical expenses Reimbursement, advance or meeting the actual cost in addition to and/or subsidiarity to the Sickness Insurance Primary Fund/Social Security and any other additional plan, whether public or private (A) - Search and rescue costs (B) - Medical transport : (C) <ul style="list-style-type: none"> ✓ Medical evacuation ✓ Medical repatriation - Sending a doctor on site (D) - Monitoring of inpatient and outpatient care (E) - Death assistance: <ul style="list-style-type: none"> ✓ Repatriation of corpse in event of death (F1) ✓ Assistance with formalities following a death (F2) ✓ Cost of coffin (F3) - Repatriation of a person accompanying the insured (G) - Visit of members of immediate family (H) - Medical advice 24/7 (I) - Access to network of medical practitioners (J) - Second opinion medical advice (K) - Sending medicines unavailable in situ (L) - Linguistic assistance (M) - Psychological assistance (N) - Early return (O) - Extended journey (P) 	<p>(A) CHF 400,000.00 In the absence of personal public or private insurance, the sum insured for medical expenses and hospitalization will be limited to CHF 125,000</p> <p>(B) CHF 50,000.00</p> <p>(C) Actual costs</p> <p>(D) Actual costs</p> <p>(E) Phone Assistance</p> <p>(F1) Actual costs (F2) Actual costs (F3) Actual costs</p> <p>(G) Actual costs</p> <p>(H) CHF 5,000.00</p> <p>(I) Phone Assistance</p> <p>(J) Phone Assistance</p> <p>(K) Phone Assistance</p> <p>(L) Cost of mailing</p> <p>(M) Phone Assistance</p> <p>(N) 2 phone consultations</p> <p>(O) CHF 10,000.00</p> <p>(P) CHF 2,000.00</p>
DESCRIPTION OF COVERAGE	INSURANCE THRESHOLDS
<p>PERSONAL ACCIDENT</p> <ul style="list-style-type: none"> ✓ Lump sum accidental death benefit (Q1) ✓ Accidental permanent disability in the event of disability superior to 55%. The indemnity paid will be 100% of the sum insured (Q2) 	<p>(Q1) CHF 50,000.00</p> <p>(Q2) CHF 50,000.00 In the event of a permanent disability superior to 55%, then the indemnity = 100% of the insured capital</p>

Riders' insurance information 2021

MUTUAIDE/SOLID INSURANCE



Until 31st December 2021, all FIM riders have an insurance included in their FIM rider's WC, FIM International or FIM Continental licenses. The FIM insurance is subsidiary and complementary.

In case of incident, the FIM insurance policy would cover:

- Emergency Medical treatment.
- Repatriation to the rider's country of residence (as declared on the FIM Licence extranet by the rider's FMN)
- Death and disability

Please note that this is an EMERGENCY insurance and in order to avoid any problems, please take into account the three following slides.



Riders' insurance information 2021

MUTUAIDE/SOLID INSURANCE



- Important note: Make sure your National Federation indicates the correct country of residence in your details. Any repatriation will be to the address/country provided by your Federation on the FIM Extranet site. This information is extremely important if you are racing in another country/continent other than your country of residence .
- This insurance programme does not cover riders who hold a licence issued by an FMN that opted out of the programme, nor riders competing in MotoGP, Moto2, Moto3 and MotoE.
- MUTUAIDE/SOLID Insurance policy 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 – MUTUAIDE/SOLID insurance.
- In the case of a Cross Country Rallye Event (World Championships, Continental or International), the local assistance provider will arrange your repatriation but **MUTUAIDE/SOLID must be informed of your accident/case/injury immediately and ahead of the repatriation process.**

Riders' insurance information 2021

Immediately after the incident, the following information should be provided to Mutuaide Assistance by the rider, the team, the family or the rider's FMN:

- Your last name, first name, and address
- The country, city and place where the rider at the moment of the call (exact address, hotel room number if necessary, etc.)
- A phone number where the insurance can reach you
- FIM Rider's Licence number – the person in charge of administrative control can provide it to you
- The IMN of the event
- Date, time and nature of the incident



Please contact :
+ 33.1.55.98.51.68 and e-mail :
medical@mutuaide.fr

ASSISTANCE SERVICE - MUTUAIDE ASSISTANCE

126, rue de la Piazza - CS 20010 – 93196
Noisy le Grand CEDEX – 24/7

During the first call, **an insurance file number** will be provided to you. Please always provide it in any subsequent communication with our Insurance Department.



Riders' insurance information 2020 - REMINDER

Do



- Contact Mutuaide/Solid as soon as possible.
- Provide the insurer with the requested information listed on the previous slide.
- Always provide the insurance file number provided to you during your first call
- Make sure that your Federation provided the correct country of residence when issuing the FIM licence (= destination of repatriation!)
- Please ensure you agree upon any medical care or medical arrangements with Mutuaide/Solid Insurance.
- For European citizens, please travel with your European health insurance card and any document related to your personal health insurance.

If you are lacking any information, do not hesitate to ask the FIM Officials present at the event for help.

Don't



- Delay in contacting the insurance.
- If **you** choose to leave the country then Mutuaide/Solid insurance coverage may be denied.
- If **you** choose to leave or change the hospital without notifying Mutuaide/Solid Insurance, then Mutuaide/Solid insurance coverage may be denied.

Failing to follow the Mutuaide/Solid instructions or leaving the country where the incident/event occurred may result in the rider NO LONGER being covered by the FIM Insurance Scheme.