



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](mailto: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](mailto: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.**

11 ROUTE DE SUISSE  
CH – 1295 MIES

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FAX +41 22 950 95 01  
Info@fim.ch

[WWW.FIM-LIVE.COM](http://WWW.FIM-LIVE.COM)



SUMMARY OF THE COVERAGE AND SUMS INSURED WITHIN THE FIM INSURANCE PROGRAMME	
DESCRIPTION OF COVERAGE	INSURANCE THRESHOLDS
<ul style="list-style-type: none"> <li>- <b>Medical expenses</b> 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)</li> <li>- <b>Search and rescue costs</b> (B)</li> <li>- <b>Medical transport</b> : (C)               <ul style="list-style-type: none"> <li>✓ Medical evacuation</li> <li>✓ Medical repatriation</li> </ul> </li> <li>- <b>Sending a doctor on site</b> (D)</li> <li>- <b>Monitoring of inpatient and outpatient care</b> (E)</li> <li>- <b>Death assistance:</b> <ul style="list-style-type: none"> <li>✓ Repatriation of corpse in event of death (F1)</li> <li>✓ Assistance with formalities following a death (F2)</li> <li>✓ Cost of coffin (F3)</li> </ul> </li> <li>- <b>Repatriation of a person accompanying the insured</b> (G)</li> <li>- <b>Visit of members of immediate family</b> (H)</li> <li>- <b>Medical advice 24/7</b> (I)</li> <li>- <b>Access to network of medical practitioners</b> (J)</li> <li>- <b>Second opinion medical advice</b> (K)</li> <li>- <b>Sending medicines unavailable in situ</b> (L)</li> <li>- <b>Linguistic assistance</b> (M)</li> <li>- <b>Psychological assistance</b> (N)</li> <li>- <b>Early return</b> (O)</li> <li>- <b>Extended journey</b> (P)</li> </ul>	<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><b>PERSONAL ACCIDENT</b></p> <ul style="list-style-type: none"> <li>✓ <b>Lump sum accidental death benefit</b> (Q1)</li> <li>✓ <b>Accidental permanent disability in the event of disability superior to 55%. The indemnity paid will be 100% of the sum insured</b> (Q2)</li> </ul>	<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>