



RIDERS' INSURANCE SCHEME - FREQUENTLY ASKED QUESTIONS (FAQ) FOR RIDERS_V2

You will find in this document answers to frequently asked questions about this Insurance Scheme. 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 see enclosed, General Conditions are available upon request).

Should you need further information, we kindly ask you to get in touch with your National Federation (hereinafter collectively referred to "FMN").
Thank you!

1. What is the exact scope of the insurance?

This insurance is focused on the four requirements on accident insurance for riders of the FIM Sporting Code (i.e., medical costs for services provided abroad to make the rider transportable, repatriation costs to his/her country of residence and the cases of permanent disability or death of the rider. All details are provided in the attached documentation.

2. Who is covered with this insurance?

All riders holding an FIM licence ordered by his/her National Federation member of the FIM Insurance Scheme, and participating to a FIM event (FIM World Championships or Prizes, Continental Championships events and International meetings) duly registered in an FIM calendar (see licence sample with insurance enclosed).

There are two types of exemptions (see licence sample without insurance enclosed):

- a) Riders holding a licence issued by the following 6 National Federations: ACCR (Czech Republic), DMSB (Germany), FMS (Switzerland), KNMV (The Netherlands), NMF (Norway) and SMF (Slovakia).
- b) Riders directly covered by their promoters (i.e. Grand Prix: including MotoGP, Moto2, Moto3 and MotoE).

3. Does this insurance cover riders for medical treatment in their home country?

As it was the case in the past, riders must be insured for this risk either through their FMNs or privately. 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 and the FMNR (in case of Cross-Country Rallies)

4. Do riders need a national accident insurance if they compete abroad?

Yes. They need to be insured domestically. It is a pre-requisite of the FIM Riders Insurance Scheme. All riders applying for an FIM licence in their country need a proper domestic insurance for accidents (see question 3 above).

5. What is the country of residence?

The country in which the riders live before the competition and that is registered in the FIM online licence system by the rider's FMN.



6. Who will enter the details about “country of residence” for the riders into the FIM online licence system?

The FMN that orders the licence for the rider will need to do it. Riders need to provide this information to his/her FMN (see question 6 above).

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

Yes. The insurance product is linked to a licence. So for every new licence, the insurance cover will be issued with it.

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

In general, no. The table of Validity of the FIM Riders’ licences applies (see enclosed).

9. Are riders participating in a Continental event be covered?

It depends whether the events is registered in the official FIM Continental Calendar and has an IMN number or not. If the event is duly registered in that calendar and the riders hold a valid Continental Licence (i.e., released through the FIM online licence system by his/her FMN) then they will be covered.

Otherwise, they will not be covered (see questions 2 and 9 above).

10. Are riders participating in an International event be covered?

It depends whether the events is registered in the official FIM International Calendar and has an IMN number or not. If the event is duly registered in that calendar and the riders hold a valid International Licence (i.e., released through the FIM online licence system by his/her FMN) then they will be covered.

Otherwise, they will not be covered (see questions 2 and 9 above).

11. What is the claim procedure? What do competitors have to do? Whom should they contact?

In the event of an insured occurrence, the Insured or a representative person should 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 benefits in the event of a loss. For all information relating to a loss and/or in an emergency, please contact TSM.

Assistance call centre (24/7):

- TSM Insurance Company, Cours de Rive 2, 1204 Geneva
- Phone: +41 22 819 44 59 - Fax +41 22 819 44 99,
- E-Mail: operations@tsm-assistance.com
- ICN: 2000714

Remember: The insured must be in possession of his FIM licence number



12. 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", which is different. In any case, costs resulting from an accident at the event will be taken care of by the insurance.

Appendices:

- Table of Benefits
- Licence' sample with insurance
- Licence sample without insurance
- Table of Riders' licences Validity

Benefits (limits in CHF)

DESCRIPTION OF BENEFITS	MAX. PER INSURED IN CHF	GEOGRAPHICAL LIMITS
MEDICAL EXPENSES ONLY FOLLOWING AN ACCIDENT/ILLNESS DURING AN INSURED EVENT		
Medical expenses Reimbursement, advance or coverage of real expenses in addition to and/or in place of the primary Health Insurance scheme or any other complementary public or private plan.	max. 400'000.00 or specific case mentioned in article 8 (guarantee limited to CHF 125K)	Worldwide
MEDICAL ASSISTANCE		
Search and rescue	max. 50'000.00	Worldwide
Medical transportation: - Medical evacuation - Medical repatriation	Unlimited	Worldwide
Sending out a doctor	Unlimited	Worldwide
In-patient & out-patient care	Assistance Hotline	Worldwide
Assistance in the event of death: - Repatriation of mortal remains - Assistance with formalities following a death - Costs of coffin	Unlimited	Worldwide
Early return of the person accompanying the insured	Unlimited	Worldwide
Visit by close family members	max. 5'000.00	Worldwide
24/7 worldwide medical advice	Assistance Hotline	Worldwide
Access to network of medical service providers	Assistance Hotline	Worldwide
Second medical opinion	Assistance Hotline	Outside country of residence
Sending out medication not available locally	Priority Shipment	Worldwide
Linguistic assistance	Assistance Hotline	Outside country of residence
Psychological assistance for insured person and/or their near family	2 consultations	Worldwide
TRAVEL ASSISTANCE		
Trip interruption	max. 10'000.00	Worldwide
Extension of stay	max. 2'000.00	Worldwide
BENEFIT FOR ACCIDENTAL DEATH & ACCIDENTAL PERMANENT DISABILITY ONLY FOLLOWING AN ACCIDENT DURING AN INSURED COMPETITION INCLUDING ACCIDENT RELATED TO CARDIAC DISTRESS OR STROKE		
Accidental death benefit	max. 50'000.00	Worldwide
Accidental permanent disability, in case of disability at greater than 55%, the indemnity paid shall be 100% of the insured capital	max. 50'000.00	Worldwide