



**For the attention of:**

- All FMNs

**Copy to:**

- CONUs
- Board of Directors
- Commission Directors

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Mies, 26 June 2025

**Renewal conditions for the 2026 FIM International Riders Insurance Programme**

Dear Presidents,  
Dear Secretaries General,

The FIM Administration is pleased to inform you that, despite a significant increase in claims and costs (medical/repatriation/administrative) since the beginning of 2024, the FIM International Insurance Programme for riders will remain moderately impacted for 2026. However, as announced in 2024, after 2 consecutive years of stable premiums, an increase of around +21% (for "annual" and "one event" cover type 1) is set for 2026 as follows:

**2026 PREMIUMS:**

International Riders Insurance Programme in 2026		
	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 149	EUR 55
Insurance premium for a "one event" licence	EUR 109	EUR 47
Insurance premium for a Training Camp licence	EUR 20	Included if option subscribed

It should be pointed out that this increase of around +21% is only half of the actual variation and that the second half is borne by the FIM in accordance with the decision of its Board of Directors on 14 May 2025.

We provide you with the attached information notice regarding the 2026 FIM Riders Insurance Programme.

This document contains all the practical information, the emergency telephone number in case of an accident, the procedure to follow for claims, the summary of the guaranteed covers and the sums insured in the framework of the FIM Insurance Programme. This document will be automatically provided with any licence issued in the FIM Extranet.

The specific conditions relating to Cross-Country Rallies remain in force and, in addition, the following excesses: 50,000 euros for medical expenses and 30,000 euros for repatriation expenses have been introduced for all Supercross events. We would remind you that it is the organiser's responsibility to communicate the medical assistance procedure to be followed in the event of a rider's accident during an Cross-Country Rallies or a Supercross event.

## **PREFERENCE OF FMNs:**

In order for this programme to remain sustainable, it is important that it encompasses as many National Federations as possible to pool risks under the strong principle of solidarity.

**By default, coverage 1 and coverage 2 are included in the FIM/CONU/NMFP/Training Camp licences for all National Federations.**

## **By 8 September 2025:**

Any National Federation has the opportunity to review this proposal for the renewal of the insurance programme and inform the FIM via email at [insurance@fim.ch](mailto:insurance@fim.ch)

- **Only** if it does not wish to subscribe to coverage 2, which is the death and disability capital option
- **Only** if it wishes not to join the FIM's insurance programme

The chosen option applies to all FIM/CONU/NMFP/Training Camp licences issued by the FMN during the entire duration of the contract.

According to Article 110.2 of the Sporting Code, the FIM also maintains the requirement for national federations that do not wish to subscribe to the death and disability capital option or do not wish to subscribe to the FIM policy, to offer at least the same conditions and coverage for their riders' insurance, without any deductible. Federations that make this choice will be asked to return the non-subscription form they will receive at a later stage (opt-out of the death/disability capital option) along with a copy of the insurance certificate deemed equivalent by the FIM to the address [insurance@fim.ch](mailto:insurance@fim.ch) by 31 October 2025.

For any question you may have regarding this programme, do not hesitate to contact the FIM at [insurance@fim.ch](mailto:insurance@fim.ch)

Yours sincerely,



Françoise EMERY  
Chief Executive Officer



Damiano ZAMANA  
Deputy Chief Executive Officer

Annex: Information notice