



For the attention of:

- All FMNs

Copy to:

- All CONUs
 - Board of Directors
 - Commission Directors
-

Mies, 23 June 2026

Renewal conditions for the 2027 FIM International Riders Insurance Programme

Dear Presidents,
Dear Secretaries General,

The FIM Administration is pleased to inform you that the FIM International Riders Insurance Programme for riders, which remains as effective and popular as ever, has struck a balance that will not result in any increase in premiums for 2027 due to a disproportionate claims rate. However, in order to ensure that costs keep pace with general price rises, starting this year and on a systematic basis for the coming years, premiums will in future be increased by the average annual inflation rate published by the Statistical Office of the European Union (Eurostat) in June of each year, and will always be increased by at least one euro.

Consequently, the new premiums for 2027 are set as follows:

2027 PREMIUMS:

2027 FIM International Riders Insurance Programme		
	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 153	EUR 56
Insurance premium for a “one event” licence	EUR 112	EUR 48
Insurance premium for a Training Camp licence	EUR 21	Included if option subscribed

We provide you with the attached information notice regarding the 2027 FIM International 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 and for all Supercross events remain in force. 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 7 September 2026:

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

- **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 by 31 October 2026.

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: Information notice