

FMCAassist

FMCA Member Benefit

REVISED
8/17/2023

Presenters

Tom Klinedinst, III CPCU – Insurance Agent for FMCA – “yellow shoes”

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Ryan Duffy – Booth #605 in the Vendor Hall

Chubb Insurance Company – Underwriter for FMCA Assist Policy

FMCA
Your RVing Family

ADMINISTERED BY

Chubb Travel Assistance Program

Administered by Europ Assistance

(877) 352-0785 *(Inside the USA)*

(877) 350-3532 *(Canada)*

(202) 659-7803 *(Outside the USA – Call Collect)*

Europ Assistance has a local presence in 200 countries worldwide with multilingual assistance coordinators and staff.

FMCA
Your RVing Family

HOW FMCAassist WORKS

- You have a medical emergency, **call 911**
- The medical professional indicates that you need to be transported to the nearest hospital capable of treating your need
- **Call CHUBB EUROP ASSISTANCE**
- Chubb Europ Assistance and the medical professionals will determine the best transportation for your individual case

WHAT YOU WILL NEED WHEN YOU CALL

- Name of caller, phone number, relationship to FMCA member
- FMCA member name, age, sex, and policy number (F-number)
- A description of the FMCA member's condition
- Name, location, and telephone number of the hospital and treating physician
- Health insurance information
- Automobile insurance information (if an accident occurred)

WHEN ARE YOU COVERED?



- When you are on a **TRIP**
- Are at least 75 miles away from home (unless you are full time, then you are always on a trip), **WORLDWIDE**
- Language used: “if an injured person’s accidental bodily injury, disease, or illness requires medical evacuation or repatriation while the injured person is on a trip”

ACCIDENTAL DEATH & DISMEMBERMENT

NEW BENEFIT – Implemented with the Chubb program, was not on Seven Corners program

- \$5,000 (Maximum benefit)
- Loss of life or limb, and also loss of speech, hearing, both hands/feet, paralysis
- Reduced benefits are also covered on other injuries
- Coverage is **worldwide**
- Disease or Illness is excluded as this is not a Medical Policy, it is an Accident Policy

EMERGENCY CASH

NEW BENEFIT - Implemented with the Chubb program, was not on Seven Corners program

- Up to \$250 a day for 3 days for food and emergency lodging
- Mechanical breakdown of RV or passenger vehicle
- No more than \$1,500 in a 12-month period

EMERGENCY ROOM CASH

NEW BENEFIT - Implemented with the Chubb program, was not on Four Corners

- Treatment in a Hospital Emergency Room *or Urgent Care* – *new change '23*
- One time pay of \$250
- Maximum amount in 12-months is \$500

MEDICAL EVACUATION & REPATRIATION

- \$500,000 (Maximum benefit) - **WORLDWIDE**
- Pays to take you to the Hospital/Medical care however necessary from your location when ill/injured
- Pays to transport you to another Hospital if needed
- Must be ordered by the physician
(Medically necessary to prevent death or prevention of serious medical condition)
- Must be approved and arranged by Chubb Europ Assistance

FAMILY TRAVEL EXPENSE

- If the Physician recommends a family member be at the side of the injured FMCA member while hospitalized
- \$50,000 (maximum benefit) if:
 - Confined to a hospital
 - 75 miles away from home
- Chubb Europ Assistance arranges the travel of the family member
- Payment of \$200/day for 10 days for Travel & Accommodations Benefit

RETURN OF DEPENDENT CHILDREN

- If you are hospitalized, then any child while traveling with you, under 18 can be returned to their primary residence
- Your inability to care for the dependents and guest children under 18
- Must be arranged by Chubb Europ Assistance
- Most direct and economical route up to a \$50,000 benefit

RETURN HOME

- If you cannot return home in RV because of medically imposed restrictions (determined by physician)
- \$500,000 (maximum benefit) to return you and your dependents to your residence
- If you request a different location, the cost will be calculated based upon cost to primary residence, you may be charged the difference if farther
- Transportation must be arranged by Chubb Europ Assistance

RETURN OF MORTAL REMAINS

- To primary residence
- Other location, difference in cost
- \$50,000 (Maximum benefit)
- Arrangements by Chubb Europ Assistance
- Disease or Illness Exclusion **does not** apply to this benefit

RETURN OF RV

- If you are unable to drive the RV to primary residence
- OR**
- No one with you can drive the RV
 - To another location, difference in cost may be charged to you
 - Maximum Benefit \$5,000

RETURN OF RV

continued

- If you trust a family member or friend to drive your RV home, this insurance will pay:
 - Up to \$5,000 for *fuel* (change in '23 from gasoline) and tolls to pay the cost to get to your RV and during its return
 - \$250 per day for 5 days for travel expenses (max \$1,250)
- This benefit only applies in North America
- Chubb Europ Assistance will make arrangements for a qualified driver of your RV - Also, FMCA “Stoppin’ Spots” can often be a driver resource

RETURN OF YOUR PERSONAL AUTOMOBILE

- Personal automobile, and anything legally attached (hitched) to the personal automobile
- \$5,000 maximum for *fuel* (changed from gasoline in '23) and tolls to your primary residence
- To another location, difference in cost may be charged to you
- Travel expenses of \$250 for 5 days (not part of the \$5,000)

RETURN OF YOUR PERSONAL AUTOMOBILE

continued

- Chubb Europ Assistance will make arrangements for the driver
- You may have a friend or family member return the vehicle and they will receive these benefits – same as the Return of RV
- FMCA “Stoppin’ Spots” can also be source of driver, if able.

RETURN OF PET

- Return of cat or dog to the address of the person that you designate as the pet's authorized caregiver
- Must have's
 - Current and up to date vaccinations
 - Proper carrier for the pet (your expense)
- \$1,000 (Maximum benefit)

RETURN OF PET

continued

- Pet boarding is \$100 per day for up to 10 days to a licensed kennel or cattery
- Chubb Europ Assistance must make these arrangements

PRESCRIPTION MEDICATION & GLASSES REPLACEMENT

- In event of misplaced, damaged or loss of medical prescription glasses or contact lenses while on a trip
- Chubb Europ Assistance will make arrangements
- Coverage: shipment only by overnight delivery
- \$500 (maximum shipment cost) – does not include the cost of the item/medication

DOMESTIC PARTNER - Benefits

- A person designated in writing by FMCA member who is registered as Domestic Partner or legal equivalent under laws of the governing jurisdiction
- Not related by blood, and at least 18 years old
- Lived with the FMCA member for at least 6 consecutive months *prior to date of accident* (**changed in '23 from *date of membership***)
- Not legally married or separated
- Have at least (2) of the following financial arrangement with the FMCA member: (joint mortgage/lease; joint bank account; joint ownership of RV or motor vehicle; joint credit card account)

IMMEDIATE FAMILY MEMBERS TRAVELING WITH YOU

- Spouse or domestic partner
 - Dependent Children
 - Legal guardians or wards
 - Siblings or siblings-in-law
 - Parents or Parents-in-law
 - Grandparents or grandchildren
 - Aunts or uncles
 - Nieces and nephews
-

NOT COVERED

- Disease or Illness – this is an **Accident** Policy, not a **Medical** Policy
 - Some Benefits avoid this Exclusion
- Epidemic or pandemic (as defined by the World Health Organization)
 - This exclusion affects **all** Benefits
- Illegal acts
- Incarceration
- Intoxication while operating a motor vehicle at the time of an accident

NOT COVERED

continued

- Narcotic (under the influence or other controlled substance at the time of the accident) – unless prescribed by a Physician
- Participation in a Motorized Vehicular race or speed contest
- Service in the Armed Forces
- Suicide or intentional injuries
- Trade sanctions (travel restrictions, trade restrictions, economic sanctions, embargo's)
- War

RECOMMENDATION

- Family members that will receive the ER phone call, they should have:
 - Chubb Europ Assistance phone numbers
 - Home and cell phone numbers
- **“In case of emergency”** location in your own cell phone
- Take a picture of the Chubb FMCA Phone numbers on your cell phone and know your “F Number” for making a claim

WHERE CAN I FIND INFORMATION?

- Stop by Booth **#605** in the Vendor Hall to pick up your plan docs!
 - FMCAassist Program Brochure
 - Frequently Asked Questions (FAQ) and Helpful Hints
 - Travel Assistance ID Card information
- **www.fmca.com/fmca-assist or the FMCA app!**
 - Download copies of the Description of Benefits, ID Cards, FAQ Sheet
 - Comparison of services to other Assistance programs

Have any Questions?

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