# FMCA Member Benefits Guide





FMCA
Your RVing Family



# IT'S AS SIMPLE AS 1-2-3

- 1. Call 9-1-1
- 2. Consult the attending doctor(s)
- Call Europ Assistance
   877-352-0785 (USA)
   877-350-3532 (Canada)
   1-202-659-7803 (Outside the USA Call Collect)

# A valuable benefit included with your FMCA membership at no additional cost!

Should the unexpected take place, this plan provides coverage to return your dependents, pets, and RV home if you are not able to drive. While most people never experience a serious illness or accident during their travel, things can and do happen. Having a comprehensive medical emergency evacuation/repatriation and travel assistance program will allow you to enjoy your travels and focus on what's most important to you. Remember, FMCAssist equals peace of mind.

#### www.fmca.com/fmca-assist



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# Member Benefits Guide

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#### **Member Benefit Disclosure**

Please visit FMCA.com regularly to view the most up-to-date information regarding FMCA member benefits. FMCA member benefits are subject to change, including the discontinuation of any particular benefit, at any time and without prior notice. FMCA assumes no liability for damages, either direct or consequential, to any person or organization as a result of the use of its services.



#### WE'VE GOT INFO

#### Stay Informed With . . .

Family RVing magazine, available in print and digital editions and a website version. This colorful magazine is packed with RV tips, member profiles, tech articles, travel features, DIY projects, product updates, and much more. Check the classified and display advertisements to learn what's new in the RV marketplace.

Family RVing's digital edition is available to readers about one week before the paper version lands in mailboxes — a great way to get an early peek. Members and subscribers can download a PDF copy of the magazine to read any time, even when no internet connection is available. Archived digital issues beginning with the January 2013 edition are available as well, and the website contains archived magazine content dating back to 2002. So, you can dig around in a virtual library of RV topics anytime, online.

**RV** education. FMCA enables members to participate in important RV-related education programs. The association may contribute toward the expense of learning opportunities to reduce out-of-pocket costs to members.

FMCA hosts the "RV Basics" workshop just prior to FMCA International Conventions. These sessions cover topics such as safe driving, RV weight and tire safety, fire and life safety, and more and are designed for new RV owners and others who would like a refresher. Courses are presented by knowledgeable RVers and allow participants to learn in a more focused environment and then participate in all of the fun and other educational seminars offered during the conventions.

**FMCA University** provides access to decades of RV know-how all in one convenient location — www.fmca.com/about-fmca-university.

**FMCA Forums.** What better way to learn than from someone who's been RVing for years? Join in a technical discussion online and gather tips and guidance from fellow members who've been there, done that. Peruse and participate, if you wish, in discussion threads pertaining to RV technical and lifestyle topics, FMCA, travel, and more. See community.fmca.com.

#### **WE'VE GOT CONNECTIONS**

It's a big RV community out there, full of friends you have not yet met. Stay in touch with the FMCA national office and with fellow members! One of the most valuable benefits of membership in FMCA is the opportunity for long-lasting friendships. How else could you meet so many diverse people, all of whom share your interest in RVing?

#### Connect with . . .

FMCA chapters. The association recognizes approximately 300 chapters across the United States and in Canada. Many of these groups encompass specific or general geographic regions. Meet fellow members in your hometown, state, or province. Other chapters are focused on ownership of a particular brand or model of RV. And still other chapters are based upon some common interest, such as music, amateur radio communication, sports, or coach conversions.

Check the full list of FMCA chapters at www.fmca.com/fmca-chapter-search, where you can search for a chapter according to your location or interest. The list also is published in the January issue of the magazine. You're also welcome to start a new chapter. FMCA's Chapter Services staff at the national office can provide details.

FMCA.com, where you can:

- Join FMCA or extend your membership
- Read past magazine articles, including the annual towed vehicle guide
- Learn about member benefits, such as FMCA's Tire Savings Program, and how to use them
- Register for FMCA area rallies and international conventions
- Look up fellow members in the Member Directory
- Locate FMCA commercial member campgrounds and RV resorts on an interactive map
- Use the RV Marketplace directory to find products and services in your area.

Monthly E-Newsletter. "The Mile Marker" e-newsletter provides quick access to the latest news about FMCA and RVing, along with other useful stories and tips to help you enjoy your RV travels even more.

**Tech Talk E-Newsletter.** "Tech Talk" is a quarterly e-newsletter intended to help RV owners. FMCA members tell us they can't get enough of this type of technical information, and we bet you feel the same way.

**FMCA** mobile app. Connect easily with FMCA from your smartphone or tablet. Whether you're at home or on the road, the app allows you to quickly access FMCA resources. Available for both Android and iOS. Visit www.fmca.com/fmca-rv-club-app to learn more.

Social media. Come follow us on Facebook! Share posts and photos with other FMCA members, watch occasional live webcasts, and join in the discussion about RVing. Stay in contact with fellow RVers, share tips, and easily plan meet-ups at the next campground or RV park. And don't miss following FMCA on Twitter, Instagram, YouTube, Pinterest, and more.

Here's where you can find us (note that FMCA uses the hashtag #fmcaRV):

- Facebook: facebook.com/fmcafans
- Instagram: instagram.com/fmcarvclub
- Twitter: twitter.com/fmca\_
- YouTube: youtube.com/fmcaonline
- Pinterest: pinterest.com/fmcarvclub
- TikTok: tiktok.com/@fmcarvclub
- LinkedIn: linkedin.com/company/ family-motor-coach-association
- FMCA Forums: https://community.fmca.com



FMCA International Conventions and RV Expos take place twice a year. Each four-day convention is filled with live entertainment, informative seminars, social events, and an array of RV-related merchandise and exhibitors. Make new friends or meet up with longtime pals so you can experience it all together. If you have never attended an FMCA international convention, do not miss your next opportunity! (See "Upcoming Conventions.")

**FMCA** area rallies also pack in the fun, but on a smaller scale. FMCA has 10 areas that generally hold annual rallies in places around North America. Details about these events appear online and in each issue of Family RVing magazine.

FMCA chapter rallies are where many close friendships start. These smaller events, hosted by chapters around North America, are listed at FMCA.com and in the FMCA Events calendar, which appears in each issue of Family RVing. FMCA members are welcome to attend any of the rallies listed in the FMCA Events calendar (some require reservations and have space limitations; some chapters have specific membership requirements). To publicize your chapter rallies, use the online form at FMCA.com; or send an email to calendar@fmca.com.



## WE'VE GOT INSURANCE BENEFITS

### **FMCAssist Medical Emergency** and Travel Assistance Program

FMCAssist Medical Emergency and Travel Assistance Program coverage is available to family, life, and associate members worldwide as long as you are more than 75 miles from home. Full-time RVers are always considered to be 75 miles from home. Some exclusions and limitation amounts pertain to this benefit. You are automatically covered by this program as an FMCA member as long as your dues remain current. All of these benefits must be arranged by Europ Assistance in order to be covered. If you have a medical emergency, dial 9-1-1; consult with a physician; then, call Europ Assistance in advance if you need to use these services: 877-352-0785 (Inside the USA), 877-350-3532 (Canada), 1-202-659-7803 (Outside the USA Call Collect), email: OPS@europassistance-usa.com.

#### Accidental Death and Dismemberment

Will pay the applicable Benefit Amount if an Accident results in a covered Loss not otherwise excluded. The Accident must result from an insured Hazard and occur while the Insured Person is insured under this policy, while it is in force. The covered Loss must occur within one (1) year after the Accident.

#### **Emergency Cash**

If, while You are on a Trip, a mechanical breakdown to a Private Passenger Automobile or Recreational Vehicle occurs and continued travel is not possible, We will reimburse up to the daily Benefit Amount for the cost of food and temporary lodging until travel continuation becomes possible. In no event will We reimburse for more than the 3 days per Trip. We will not pay more than the maximum Benefit Amount in any 12-month period regardless of the number of Emergency Cash claims incurred in that 12-month period. Limitation on Emergency Cash: Coverage is limited to one (1) Emergency Cash claim per Trip for all Insured Persons traveling together.

#### **Emergency Room Cash**

We will pay the Benefit Amount if, while You are on a Trip, an Accident causes an Insured Person to obtain treatment in an emergency room of a Hospital. We will not pay more than the maximum Benefit Amount in any 12-month period regardless of the number of Emergency Room Cash claims incurred in that 12-month period. Limitation on Emergency Room Cash: Coverage is limited to one (1) Emergency Room Cash claim per Insured Person during any one Trip.

#### Medical Evacuation and Repatriation

If an Insured Person's Accidental Bodily Injury, disease or illness occurs while on a Trip and requires the Medical Evacuation or Repatriation of the Insured Person while the Insured Person is on a Trip, then We will pay the Covered Expenses for such Medical Evacuation or Repatriation up to the maximum Benefit Amount. The Medical Evacuation or Repatriation must be ordered by a Physician, who certifies that the Medical Evacuation or Repatriation is necessary to prevent death or serious deterioration of the Insured Person's medical condition. The Medical Evacuation or Repatriation must be approved and arranged by Our Assistance Services Administrator.

#### Family Travel Expense

If the Insured Person's Accidental Bodily Injury, disease or illness requires a Medical Evacuation or Repatriation while the Insured Person is on a Trip, and the attending Physician recommends that a family member be at the side of the Insured Person Hospitalized, then We will pay up to the maximum Benefit Amount for Family Travel Expense, if all the following conditions are met:

- 1) the Insured Person is confined to a Hospital; and
- 2) the Hospital is at least seventy-five (75) miles from the Insured Person's Permanent Primary Residence; and
- 3) all transportation arrangements for an Immediate Family Member are made by Our Assistance Services Administrator and are by the most direct and economical route.

In no event will We pay more than the maximum Benefit Amount for Family Travel Expense. With respect to this Medical Evacuation and Repatriation benefit, the Disease or Illness Exclusion does not apply.

#### Return of Dependent Children

If Your Accidental Bodily Injury, disease or illness occurs during a Trip and requires a Hospital stay while You are on a Trip, then We will pay for Your accompanying Dependent Child to return to his or her primary residence. All transportation arrangements must be made by Our Assistance Services Administrator and shall be by the most direct and economical route. The Hospitalization must result in the Insured Person's inability to care for the accompanying Dependent Child. In no event will We pay more than the maximum Benefit Amount. With respect to this Return of Dependent Children benefit, the Disease or Illness Exclusion does not apply.

#### Return Home

If Your Accidental Bodily Injury, disease or illness occurs during a Trip and results in You being unable to continue traveling in the Recreational Vehicle due to medically imposed restrictions as determined by a Physician then We will pay, up to the maximum Benefit Amount, to return You to Your Permanent Primary Residence. We will also pay to return Your Dependents who are travelling with You to their Permanent Primary Residence. In the event that We are asked to return the Insured Person or dependents to a location other than their Permanent Primary Residence, We will only reimburse up to what the cost would have been to return the Insured person or their Dependents to their Permanent Primary Residence. Any additional costs shall be the responsibility of the Insured Person. All transportation arrangements must be made by our Assistance Services Administrator and shall be by the most direct and economical route. In no event will We pay more than the maximum Benefit Amount regardless of the number of people that are returned home. With respect to this Return Home benefit, the Disease or Illness Exclusion does not apply.

#### Return of Mortal Remains

If the Insured Person's Accidental Bodily Injury, disease or illness occurs during a Trip and results in the Insured Person's loss of life, We will pay the cost for Covered Expenses to return the Insured Person's remains to the Insured Person's Permanent Primary Residence. In the event that We are asked to return the mortal remains to a location other than their Permanent Primary Residence, We will only reimburse up to what the cost would have been to return the mortal remains to their Permanent Primary Residence. Any additional costs shall be the responsibility of the Insured Person. All arrangements must be made by Our Assistance Services Administrator. In no event will We pay more than the maximum Benefit

Amount. With respect to this Return of Mortal Remains benefit, the Disease or Illness Exclusion does not apply.

Return of Recreational Vehicle (This benefit does not apply to vehicles located outside of North America.)
If Your Accidental Bodily Injury, disease or illness occurs while on a Trip and:

- You are unable to drive the Recreational Vehicle to Your Permanent Primary Residence due to a medical condition as documented by attending Physician; and
- 2. no one traveling with You is capable of driving or proficient and competent to drive Your Recreational Vehicle, then We will pay, up to the maximum Benefit Amount, for eligible Recreational Vehicle Return Expenses to have Your Recreational Vehicle (as well as any additional Private Passenger Automobile, trailer, or travel trailer that is legally hitched to their Recreational Vehicle at the time of the onset of the Accidental Bodily Injury, disease or illness causing loss) returned to Your Permanent Primary Residence.

In the event that You elect to have Your Recreational Vehicle returned to a location other than Your Permanent Primary Residence, We will only reimburse up to what the cost would have been to return the Recreational Vehicle to Your Permanent Primary Residence. Any additional costs shall be Your responsibility. In the event that You wish to entrust the return of Your Recreational Vehicle to a friend or family member We will pay, up to the maximum Benefit Amount, for transportation of such person to the location of the Recreational Vehicle and will also reimburse the person for gas and tolls during the return. In addition, We will provide a daily benefit for Travel Expenses while driving. The daily Benefit Amount for Travel Expenses can be paid for up to 5 days. The Benefit Amount for Travel Expenses is in addition to and not part of the Benefit Amount for Recreational Vehicle Return. Our Assistance Services Administrator shall arrange for transportation of such person to the location of the Recreational Vehicle. With respect to this Return of Recreational Vehicle benefit, the Disease or Illness Exclusion does not apply.

#### Return of Private Passenger Automobile (This benefit does not apply to vehicles located outside of North America.)

If Your Accidental Bodily Injury, disease or illness occurs while on a Trip and:

- 1. requires Your Medical Evacuation or Repatriation; and
- 2. You are unable to drive Your Private Passenger
  Automobile to Your Permanent Primary Residence,

then We will pay, up to the maximum Benefit Amount, for eligible Private Passenger Automobile Return Expenses

to have Your Private Passenger Automobile (as well as any additional Private Passenger Automobile that is legally hitched to their Private Passenger Automobile) returned to Your Permanent Primary Residence. In the event that You elect to have Your Private Passenger Automobile returned to a location other than your Permanent Primary Residence We will only reimburse up to what the cost would have been to return the Private Passenger Automobile to Your Permanent Primary Residence. Any additional costs shall be Your responsibility. In the event that You wish to entrust the return of Your Private Passenger Automobile to a friend or family member We will pay, up to the maximum Benefit Amount, for transportation of such person to the location of the Private Passenger Automobile and will also reimburse the person for gas and tolls during the return. In addition, We will provide a daily benefit for Travel Expenses while driving. The daily Benefit Amount for Travel Expenses can be paid for up to 5 days. The Benefit Amount for Travel Expenses is in addition to and not part of the Benefit Amount for Private Passenger Automobile Return Expenses. Our Assistance Services Administrator shall arrange for transportation of such person to the location of the Private Passenger Automobile. This benefit is not payable if the Private Passenger Automobile is attached to the Recreational Vehicle. With respect to this Return of Private Passenger Automobile benefit, the Disease or Illness Exclusion does not apply.

#### Pet Return

If Your Accidental Bodily Injury, disease or illness occurs while on a Trip and such Accidental Bodily Injury, disease or illness leaves You unable to care for Your cat or dog, We will pay for the return of such cat or dog to the address of the person that You designate as the pet's authorized caregiver. The pet must have current/up to date vaccinations as required by law to be eligible. You are required to pay for or supply a proper carrier for the pet. All transportation arrangements must be made by Our Assistance Services Administrator and shall be by the most direct and economical route. In no event will We pay more than the maximum Benefit Amount to return Your pet. In the event of a covered pet return, We will also reimburse for dog or cat boarding with a licensed cattery or kennel. The daily Benefit Amount for pet boarding can be paid for up to 10 days. The Benefit Amount for pet boarding is in addition to and not part of the Benefit Amount for Pet Return. With respect to this Pet Return benefit, the Disease or Illness Exclusion does not apply.

#### Prescription Medication and Glasses Replacement

If the Insured Person misplaces their medical prescription or damages their eyeglasses or contact lenses while on a Trip and such medical prescription, eyeglasses or contact lenses requires replacement Our Assistance Services Administrator will arrange for and coordinate the shipping of such item. Our payment shall be limited to the



cost of shipping such item to the Insured Person by overnight delivery and subject to the maximum Benefit Amount. The cost of the item is not eligible for reimbursement and is the Insured Person's responsibility.

To view the Full Schedule of Benefits for U.S. and Canadian residents, visit www.fmca.com/fmca-assist. If you do not have a card, please contact FMCA's Membership Department at (513) 474-3622 or (800) 543-3622; membership@fmca.com.

Insurance described herein offered by Family Motor Coach Association (FMCA). Insurance underwritten and provided by Federal Insurance Company and its U.S. based Chubb underwriting company affiliates or network partners. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.

Travel Assistance Services are provided by Europ Assistance USA, Inc. ("Europ Assistance"). Chubb does not have any ownership interest in Europ Assistance. In all cases, the medical professionals, medical facilities or legal counsel suggested by Europ Assistance to provide direct services to the eligible person pursuant to the agreement and to this program are not employees or agents of Europ Assistance or Chubb, and the final selection of any such medical professional, medical facility, or legal counsel is the member's choice alone. Neither Europ Assistance nor Chubb assumes any responsibility for the

quality or content of any such medical or legal advice or services. Neither Europ Assistance noChubb shall be liable for the negligence or other wrongful acts or omissions of any of the healthcare or legal professionals providing direct services arising out of or pursuant to the agreement and to this program. The member shall not have any recourse against Europ Assistance or Chubb by reason of its suggestion of or contract with any medical professional or attorney.

### Medjet – Air Medical Transport and Travel Protection

Medjet, a premier air-medical transport and travel security program, is offering FMCA members reduced annual and multi-year rates on MedjetAssist and Medjet Horizon memberships. Learn more about the program preferred by thousands of travel experts and the NFL, and access your discounted membership rates online at www.MEDJET.com/FMCA or by calling Medjet at (800) 527-7478 and referring to FMCA.

Hospital-to-hospital air medical transport, including for COVID-19, is a Medjet benefit during domestic and international travel. Typical travel insurance gets you to the "nearest appropriate hospital," and with numerous exclusions. Medjet gets you to a hospital of your choice. No claim forms and zero out of pocket costs for medical transports coordinated and funded by Medjet. Enroll prior to travel.

#### FMCA RV Insurance — RV, Home, Auto

FMCA members have priority access to the industry's leading RV insurance experts. FMCA RV Insurance, powered by the FMCA Coalition, is made up of RV specialists from throughout the United States. Agencies who have served the RV industry since its inception offer coverage for RVs, homes, and autos. The program is available to FMCA members who are U.S. residents, as well as Canadian members who reside in Alberta and Ontario.

These agencies, with well over 100 years of combined experience with RV specialty insurance, bring a multiagency, multicarrier design, providing members more competitive rates and a wider range of coverage. As RV insurance specialists, the selected carriers know what it takes to maintain and repair your RV, so they are able to offer more of the coverages you as an RV owner need.

Here are some of the key benefits offered through the FMCA RV Insurance program:

- Discount for FMCA members.
- Annual policy reviews and rate comparisons available upon request.
- Multiple RV and auto package options.
- Select RV specialty coverages.
- Multiple Total Loss Replacement methods to better fit your RV lifestyle for eligible FMCA members who purchase a new RV.

Specialty coverage options include Total Loss
Replacement, Purchase Price Guarantee, Disappearing
Deductible, Personal Effects Replacement, Full-Timers
Liability, Vacation Liability, Emergency Vacation Expense,
Towing and Roadside Expense, Towing and Roadside
Labor, Tow Dolly/Tow Bar Coverage, Valuable Personal
Property, Adjacent Structures, Golf Carts and Scooters,
Mexico Coverage, Peer-to-Peer Rental Options, and
Consignment Coverage. Coverage also is available for
professionally converted coaches and for classic coaches.

As with any insurance policy, some coverages may vary slightly in accordance with state and provincial laws, and not all coverages or discounts are available in all states or provinces or with all insurance companies. To learn more about FMCA RV Insurance packages, visit www.fmca.com/rv-insurance or call (877) 589-3599.

#### **FMCA Health Care Coverage**

FMCA members in the United States can receive affordable health care options uniquely tailored to your health and financial needs. Provided by LIG Solutions, coverage options include major medical, Medicare\*, short-term health plans, vision, dental plans, critical care coverage, disability, life, and additional supplemental health and wellness options.

LIG Solutions also offers FMCA members a national Rx pharmacy program that is revolutionizing the way you get your prescription drugs and their pricing. This is a cost-effective monthly membership program (NOT a discount/savings card or insurance) that has real pharmacists, based out of Akron, Ohio. They offer set pricing for acute, chronic, and over-the-counter medications; home delivery service and pharmacy pickup; and exclusive savings on diabetic supplies and medications.

Note: Available plans can vary by state and state health care regulations.

\*Disclaimer: Not affiliated with the U.S. government or federal Medicare program. Medicare is available to some individuals under the age of 65 in limited circumstances.

#### **FMCA International Travel Insurance**

If you travel outside your home country, your domestic insurance may not cover you if you become sick or injured. If you are a U.S. citizen with Medicare, you should know that Medicare may not cover you outside the United States, except in very limited situations.

FMCA partnered with Dempsey & Siders and Chubb to provide an optional **International Travel Insurance** plan that covers you anywhere in the world, as long as you are traveling outside your home country. By purchasing this insurance, you deal with an organization familiar with handling international claim payments and translation services. That way, you can concentrate on getting well.



For a complete list of benefits, a free quote, and more information, visit www.fmca.com/international-travel-insurance.

#### **FMCA Pet Insurance**

If you have a pet, you know how expensive it can be to provide veterinary care for them, whether it is well care or a sick visit. And if your cat or dog does fall ill, it could be heartbreaking to have finances stand in the way of obtaining care for them.

Good news! FMCA members have access to pet insurance options for dogs or cats, brought to you by our partners at **FMCA RV Insurance.** 

This insurance is great for travelers, because pets can visit any licensed veterinarian. There are carriers and plans based on your specific needs and budget. Visit www.fmca.com/rv-pet-insurance to read about available plans and obtain an online quote.

### SAVINGS THAT KEEP YOU ON THE ROAD

#### **FMCA Tire Savings Program**

Tire safety and quality are critical for travelers, no matter the type of vehicle they use. FMCA members have access to special pricing on Michelin, BFGoodrich, and Uniroyal RV, light truck, and passenger car tires through the **Michelin Advantage Program.** Members receive consistent pricing on Michelin, BFGoodrich, and Uniroyal tires at all authorized dealers across the United States and Canada. FMCA members also can save on RV tires through the **Continental Choice Program.** 

Details about how each program works and tire pricing charts for each manufacturer are available at www.fmca.com/rv-tires-discounts.



When contacting the tire dealer, have your FMCA membership number and expiration date handy. Any fees for mounting, balancing, state and local taxes, and tire disposal are extra and quoted individually by the local dealer.

For questions, to view the latest tire prices, and step-by-step instructions for how each program works, visit www.fmca.com/rv-tires-discounts. Visit regularly to see updated pricing and tire options.

#### FMCA Roadside Rescue®

**FMCA Roadside Rescue®**, powered by SafeRide RV Motor Club, offers roadside assistance benefits for your RV. It is available to members in the United States and Canada. The plan includes towing to the nearest qualified repair center, lockout assistance, trip routing, and more.

The plan covers not only the member's RV but all their passenger vehicles. The coverage extends to the member, their spouse or equivalent, and any children under the age of 25 living at home.

Services provided also include fuel delivery; tire change or mobile tire service; battery boost; trip interruption up to \$1,500; winching service; RV technical assistance; mobile mechanic; and concierge services.

SafeRide RV Motor Club has been FMCA's roadside assistance partner since 2014.

For more information or to sign up for the FMCA Roadside Rescue® plan, visit www.fmca.com/roadsiderescue.

#### **Windshield Replacement Program**

The **Custom Glass Solutions Network** provides convenient, hassle-free RV windshield replacement services. Custom Glass Solutions' network offers nationwide coverage with more than 3,000 approved glass repair and replacement providers across the United States.

Custom Glass Solutions works with insurance companies to make sure your claim is processed efficiently so you can get back on the road. The company has industry-leading customer service with a 98 percent average approval rating, and offers comprehensive warranties on parts and labor. All of this is brought to you by America's leading producer of motorhome windshields.

Work with CGS to get your windshield replaced and earn one year of your FMCA membership for free.

For more information, contact Custom Glass Solutions at (855) 362-2784 or visit www.fmca.com/rv-windshield-replacement.

#### **TCS Fuel Discount Program**

The **TCS Fuel Discount** card is a cash-secured card offering fuel discounts at nearly 1,100 in-network locations throughout the United States. Find locations and view real-time pricing via the TCS Website and TCS Mobile App. Receive your FMCA-branded cards within 3-5 business days. Discounts valid on over-the-road diesel fuel only. For more information, visit www.fmca.com/rv-fuel-discounts.

#### Thia By Proteng®

Original **THIA** by **PROTENG®** is a fully automatic and self-contained fire suppression device that can be custominstalled in RVs in areas at the highest risk of fire. It leaves no residue, is non-corrosive, and uses a unique, patented delivery system with a liquid gas that puts out fires in milliseconds. THIA is proudly made in the USA and is 100% recyclable. FMCA members can receive up to a 10 percent discount on PROTENG® products and services. For more information, visit www.fmca.com/proteng.

#### SoftStart RV

**SoftStart RV** offers FMCA members a discounted rate on the purchase of the SoftStartRV unit, which is specially designed, engineered, and tested for all RVs. The unit reduces air-conditioner startup power demand by 70%; starts two A/Cs on one 30-amp hookup; and eliminates the clunking compressor startup noise. Each unit arrives with easy-to-follow instructions and a free installation kit. For more information https://www.softstartrv.com/fmca/.

#### **Battle Born Batteries**

FMCA has partnered with **Battle Born Batteries** to offer a member exclusive discount on their full line of industry-leading lithium-ion deep-cycle batteries along with the components necessary to get your power systems up and running. From lithium batteries to popular Victron products, solar, cabling, and more.

Battle Born Batteries' in-house team of technical sales specialists is always just a call away to share deep-rooted

knowledge, answer questions, and walk FMCA members through everything needed for their ideal system.

Get out there and stay out there with Battle Born Batteries, your one-stop-shop for sustainable and dependable power. To learn more visit www.fmca.com/battlebornbatteries

#### **Discounted Rate For FMCA Classifieds**

Use your FMCA membership to get a deal when placing a classified ad in Family RVing magazine. RVs, RV lots, RV accessories, and related items can be found in the Classifieds section of the magazine and at FMCA.com. Family, Associate, and Life members of FMCA are entitled to 20 free words per calendar year in one issue in Classifieds.

Classified ads in the magazine also appear on FMCA. com and run the same length of time as your print ad.

This benefit is worth \$12 to family members, as classified ads with standard run-on copy normally cost 60 cents per word for noncommercial advertisers (minimum of 10 words).

Family members also may design an "enhanced text" classified advertisement for inclusion in the Classifieds section. This type of ad includes bold type, centered lines, and uppercase or lowercase letters. The cost is \$8.10 per line of type (maximum 30 spaces per line) for noncommercial advertisers. Enhanced-text ads are also eligible for the member discount.

The rate for commercial advertisers is \$1.25 per word for standard run-on copy and \$17.85 per line for enhanced-text classified copy. Commercial advertisers must include the company name in their ad. Add a black-and-white photo or logo to your ad for \$75; color, \$100.

To submit an ad for Classifieds, use the mail-in Classifieds Ad Form that appears in that section of the magazine, or provide the equivalent information. By email, send ads to magazineclassifieds@fmca.com. Before preparing your ad, please read all instructions included in "Family RVing Classifieds Ad Rates And Procedures," located in the magazine. Classified ads must be received in writing; ads are NOT accepted over the telephone.

#### TRAVEL SERVICES

#### **FMCA Tech Connect+ Benefit Package**

With technology playing a key role in the enjoyment of RV travel today, FMCA has introduced the **Tech Connect+** benefit package, designed to bring travel-friendly technology offers to FMCA members in the United States. For just \$59.99 per month, members receive technology-related discounts that includes an optional mobile data plan.

The month-to-month, no-contract Tech Connect+ benefit package provides members access to all tech related discounts and an optional hotspot with 4G LTE service. The package also comes with 300MB of roaming coverage per month. In addition to the \$59.99 monthly fee, members pay a one-time rental fee of \$39.99 for the hotspot device. Only FMCA members in good standing, with dues paid for a year or more, are eligible for the package.

FMCA also is negotiating for other tech-friendly offers to bundle within the Tech Connect+ benefit package. For information about Tech Connect+, visit www.fmca.com/techconnectplus or call (800) 543-3622.

#### **FMCA Mail Forwarding**

Ease your mail and residency worries. Travel with confidence, knowing your mailing and residency needs are covered. Your RV trips will be easier than ever... and way more fun! For more information, visit www.fmca.com/fmca-mail-forwarding.

#### **FMCA Tour Connection**

FMCA Tour Connection, powered by **Fantasy RV Tours**, offers members the opportunity to embark on RV caravans and rallies exclusively with other FMCA members. In addition, members receive a courtesy discount on all Fantasy RV Tours and Rallies.

Fantasy hosts exciting members-only tours to some of the most sought-after vacation destinations. Each tour is professionally planned and includes many organized activities and events. Guests simply show up, take in the sights, and enjoy the experience, all in the company of fellow RVers.

For an entire list of rallies and caravans available to FMCA members, visit www.fmca.com/rv-tours or call Fantasy RV at (855) 385-3622.

#### Stoppin' Spots Fellowship And Assistance

Stoppin' Spots is a list of generous FMCA members who offer help and hospitality to fellow members who are on the road in their areas. The list of participants is available at www.fmca.com/member-help-search.

**Stop Over Spot** lists members who welcome other FMCA members for a 24-hour emergency stay at their home.

**Come Visit** indicates that FMCA members are welcome to visit the volunteering member's home for a 24-hour friendship stay, unless invited by the host member to stay longer.

**Mechanic's Helper** lists members who are available to assist in finding quality local RV repair service.

**Pinch Hit Driver** volunteers help fellow FMCA members who need someone to transport their RV to a different place (at the RV owner's expense).

Any FMCA member who would like to be included on the Stoppin' Spots list in one or more categories

should indicate this by visiting their member profile at FMCA.com or by contacting the Membership Department at membership@fmca.com.

#### **Campground Discounts**

Many campgrounds that are commercial members of FMCA offer discounts to FMCA family members. A listing of these commercial member campgrounds appears in the "RV Marketplace," published in the January issue of Family RVing magazine and online at www.fmca.com/rvmarketplace.

FMCA members should mention their FMCA affiliation when making reservations and present their FMCA membership card upon check-in when requesting the FMCA discount. Members can find their card on the FMCA mobile app in Google Play or the Apple store.

#### **Passport America Discount**

FMCA maintains a partnership with **Passport America**, a 50 percent discount camping club. Passport America cardholders can stay at over 1,300+ campgrounds across the United States, Canada, and Mexico at 50 percent off the regular rate.

Passport America members receive an International Camping Directory, a personalized travel card, online access to RV America magazine, and a monthly e-newsletter. A user-friendly app is also available to download.

Present your Passport America card to receive half off the regular rate on campsites in participating campgrounds listed in the International Camping Directory. Passport America prints a new directory each January. Updates or changes to the campground list are provided throughout the year in RV America magazine and the monthly e-newsletter. Twenty-four-hour access to all campground information and updates is also available at PassportAmerica.com.

The directory also indicates each campground's individual guidelines (reservation requirements, number of nights that discounts are extended, etc.). These vary, because Passport America member RV parks are individually owned and operated. Access to Passport America campgrounds is on a space-available basis.

You may use your Passport America card as often as you like, for the term of your membership. Look for the Passport America ad in issues of Family RVing magazine, as there is a discount for new Passport America members. Visit www.fmca.com/passport-america-campgrounds or call (800) 681-6810 for details.

#### **Car Rental Discounts**

• Avis Car Rental: Present the FMCA group number, A674300, and a major credit card when renting from Avis. Call Avis at (800) 331-1212 for details.

- Enterprise: Call (800) 261-7331, mention discount code 38A9038, and present a major credit card.
- **Hertz:** Use the FMCA discount number, CDP343549, when making reservations. Have your FMCA membership card ready. Call (800) 654-2210 for more information.
- National Car Rental: Use FMCA's discount I.D. Recap Number 5815733. For details, call (800) 227-7368.

#### **RV** Whisper

Upgrade your RV for Pet Safety and more! FMCA members have access to special offers on easy to install Pet Safety wireless monitoring packages from RV Whisper®. Remotely monitor important information about your RV's temperature, batteries, propane level, shore power, door open/close status, and more. App available for both Android and iOS. To learn more visit www.fmca.com/rv-whisper.

### Newcoast Financial Services – RV Financing and refinancing

FMCA members have access to **special financing opportunities** on new or used RVs. Newcoast Financial Services makes it easy to finance or refinance the RV of your dreams. As an FMCA member you have exclusive access to opportunities on new and preowned purchases, refinancing, \$0 down payment plans, extended warranty, and more that could potentially save you thousands of dollars. With competitive rates and long-term financing, owning an RV has never been more affordable. To learn more, visit www.fmca.com/rv-financing, call (866) 639-2627, or email rvlending@newcoast.com and mention you're an FMCA member!

#### MORE DISCOUNTS

Many FMCA commercial members offer discounts on their products and services to family members who present their FMCA membership cards. The RV Marketplace, which is published in the January issue of Family RVing magazine and online at FMCA.com/rvmarketplace, lists FMCA commercial members and their locations. To receive the FMCA discounts offered by commercial members in these listings, family members must present their FMCA membership card at the time of service or purchase.

Join Costco today. Get a \$20 **Costco Shop Card** as a new Executive Member. Or, get a \$10 Costco Shop Card as a new Gold Star Member. Make sure to enroll in autorenewal on a Visa card at the time of sign-up to qualify for the Shop Card.

**Disclaimer:** Valid only for nonmembers for their first year of membership. Limit one per household. Nontransferable and may not be combined with any other promotion. To activate your Costco membership, you must bring your

Costco Membership Activation Certificate to your local Costco membership counter. To qualify for the Costco Shop Card you must purchase through https://www.fmca.com/fmca-shopping-discounts for this promotion. Costco Shop Cards are not generated by purchasing a Costco Membership Activation Certificate — you must join Costco by May 31st, 2022, in order to be mailed the Costco Shop Card. Costco Shop Card will be mailed within 4 to 6 weeks after you join Costco. Costco Shop Cards are not redeemable for cash, except where required by law.

As a member of FMCA, you have access to exclusive discounted pricing at **Office Depot**\*. This free benefit allows you to save on personal, school, or business purchases such as ink, toner, paper, cleaning products, furniture, and more!

Saving Highlights:

- Up to 75% off commonly purchased items
- 5-15% off thousands of additional items
- Up to 60% off copy & print services
- Free shipping on orders over \$50

Visit www.fmca.com/fmca-shopping-discounts to learn more.

FMCA has partnered with **Staples** to offer discounted pricing to FMCA members via the FMCA Supply Program. The program offers access to Staples Advantage — the company's business-class website with exclusive business-class specials and discounts.

To take advantage of the FMCA discount, members must preregister their credit card online. Once you register your personal credit card, you'll receive an email in 24 to 48 hours letting you know your card is ready to use. To receive savings, be sure to pay for your project with your preregistered credit card. To set up your account and register your credit card, visit www.fmca. com/fmca-shopping-discounts.

**UPS** offers discounts to FMCA family and commercial members on Domestic Air, Domestic Ground, and International Export services. For complete details visit www.fmca.com/fmca-shopping-discounts or call (800) 543-3622.

#### WE'RE A FAMILY!

#### **Try Our Camparound**

FMCA members are invited to make use of **FMCA's** member-only campground at 3590 Round Bottom Road in Cincinnati. If space is available, Family and Commercial members may stay up to two nights per month free of charge and up to five additional nights per month at a cost of \$20 per night for electric-only sites and \$30 per night for full-hookup sites.

Stays longer than seven days may also be available but must be requested and approved by FMCA's chief executive officer prior to your extended stay.



Reservations are now required. Space is no longer available on a first-come basis. To book your online reservation, visit fmca.com/stay-fmca.

Chapters may schedule a two-day rally, free of charge, at the campground once every two years (maximum 18 RVs). After the two free nights, rally participants will be charged \$30 per night. For information, please contact the FMCA national office at (513) 474-3622 or (800) 543-3622.

Please note that the FMCA national office at 8291 Clough Pike does not have space to accommodate RVs.

#### **Know Your Rights**

FMCA assists members who face local parking rights restrictions and other regulations affecting the use of their RVs through its Governmental and Legislative Affairs Committee. In addition, **FMCA's Parking Rights Manual & Guide** summarizes significant parking rights cases. It can help members understand their legal rights and the rights of legislative bodies that place restrictions on RV parking.

The Parking Rights Manual & Guide is available to members at www.fmca.com/rv-rights, or from the Membership Department.

#### **FMCA Membership Plate And Decal**

All FMCA members receive an FMCA member plate and decal and are encouraged to display them proudly. That way, fellow members can easily recognize you – and greet you – during your travels.

#### **Key Return Program**

Ever lose your keys? Worry less if they are kept on a ring with a key tag from FMCA. These have the official FMCA logo and a key return provision on the reverse. If someone finds the keys and places them in the mail to the FMCA

national office (no envelope required), FMCA will pay the postage for their return.

Members should report any loss to the FMCA national office and describe the keys so they can be identified if and when they are returned. If found, FMCA will mail them back to you at no charge.

For ordering information, contact the FMCA Membership Department at (800) 543-3622.

#### **Get Rewarded For Recruiting New Members**

Receive a \$10 credit for each new member you recruit by putting your name and membership number on a new member's enrollment form. FMCA Enrollment Forms are found inside each issue of Family RVing and online at FMCA. com. If your friends sign up online, ask them to include your name and membership number in the "How Did You Hear About FMCA?" line. Once you have recruited 10 member families, you'll receive a free lapel pin, and then more pins at higher levels of members. Once you reach the 100-member level, you will receive a \$100 certificate to be used at the FMCA store. Visit www.fmca.com/recruit-new-membersearn-rewards to learn more.

#### **Anti-theft Decal Program**

FMCA members can request an anti-theft decal to attach to their RVs. This decal serves as a deterrent to anyone who is considering stealing or vandalizing the RV of an FMCA member by stating that a reward will be paid for information leading to the arrest and conviction of persons burglarizing a member's RV.

The anti-theft decal program is sponsored by FMCA. Additional decals are available from the FMCA national office.

#### **FMCA Member Business Cards**

These specially designed cards have your contact information on them and identify you as an FMCA member. They're great to share with people you meet as you travel, so you can keep in touch. The cards are available in a standard black and red design; the cost is \$30 for 200 cards: \$35 for 500; and \$40 for 1.000 (includes shipping). They are not intended for commercial use. See ads in Family RVing magazine for details, or visit FMCA.com. To place an order, call the national office at (513) 474-3622 or (800) 543-3622, or order online.

#### **FMCA CODE OF ETHICS**

Every member of FMCA, as defined in the Bylaws, accepts and agrees that a condition of said membership is the obligation to abide by the FMCA Member Code of Ethics and the other rules and standards of this organization, which represent all our endeavors to be good neighbors, careful and responsible recreational vehicle owners and operators, and good citizens of our communities. Consistent adherence to the FMCA Member Code of Ethics is desired and required of every member, in order that the actions of all members may reflect favorably upon each other and upon FMCA; and thereby earn the confidence and respect of the public and its acceptance of FMCA and all its members.

#### **FMCA Member Personal Responsibilities**

- · Respect the rights and privacy of other members and recreational vehicle owners on and off the highways.
- · Comply with all federal, state, and local laws and regulations governing the ownership and use of recreational vehicles.
- · Obtain permission to remain overnight, in a shopping center parking lot or on other private property, from the owner or responsible party of the property.
- · Comply with all rules of national, state, municipal, and private facilities in which a member stays.
- · Last but not least, members should not lose sight of the fact that there is a universal guideline known as the Golden Rule that directs all proper endeavors.

Therefore, recognizing that the public will judge all recreational vehicle owners by their individual actions, all members of FMCA, as well as its employed personnel, are enjoined to honor and comply with the FMCA Member Code of Ethics.





Coverage available for RVs, Homes<sup>2</sup>, and Autos in the United States, Alberta, and Ontario.

Your RV insurance specialist is standing by to provide you with a FREE no-obligation quote.

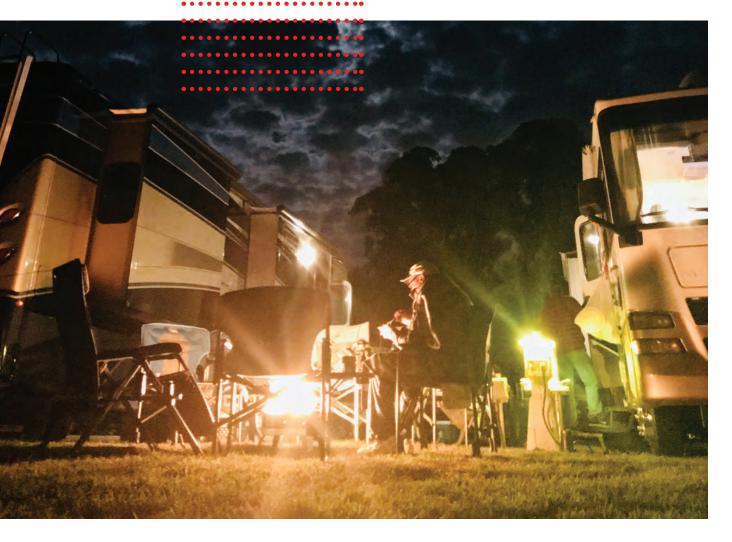
# **FMCA RVinsurance**

www.fmcarvinsurance.com • 877-589-3599

FMCA members have priority access to the industry's leading RV insurance experts. No longer will RV owners be locked into one carrier option. With FMCA RVinsurance, members can select from the industry's top RV underwriters and receive the best rates.







8291 Clough Pike Cincinnati, OH 45244-2796 Phone: 800-543-3622 or 513-474-3622

www.fmca.com

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