

CHUBB®



# Enhancing the RV lifestyle!

## **FMCAssist**

Included with your PAID annual FMCA membership.

Family Motor Coach Association members receive coverage under the group's FMCAssist emergency medical evacuation/repatriation and travel assistance program as part of their regular annual dues.

[www.fmca.com/fmca-assist](http://www.fmca.com/fmca-assist)

# Who Is Eligible?

You're eligible for the FMCAssist Plan if you're traveling more than 75 miles from your permanent primary residence (the 75-mile restriction doesn't apply if you're a full-time RVer with no permanent residence) and you're either a:

- 1** Current Charter, Full, Life, Full Lifetime, Member Emeritus/Family Associate, or Pathfinder member of FMCA, as defined in the Bylaws of FMCA; or
- 2** A spouse, family member, or dependent traveling with an FMCA member. This plan also covers the member's grandchildren when traveling with the member in their recreational vehicle.



# Your Benefits

The following benefits are included in your coverage and are provided worldwide while on a trip. To view the full Schedule of Benefits for U.S. and Canadian residents, visit [www.fmca.com/fmca-assist](http://www.fmca.com/fmca-assist).

## 24/7 Travel Assistance Services

We understand that when it comes to travel, careful planning only takes you so far. That's why FMC Assist provides you with access to 24/7 assistance to help you navigate unexpected travel emergencies, like the loss of eyeglasses or medication; medical emergencies; and more. (See the list of benefits featured in this brochure for additional covered services.)

Our longstanding travel assistance provider, AXA Assistance (AXA), has over 60 years of experience and is one of the world's leading providers of emergency response and everyday assistance. Covered members are eligible for assistance from AXA's team of experts while traveling more than 75 miles from your permanent residence. (The 75-mile restriction doesn't apply to full-time RVers with no permanent residence.)

For assistance with medical referrals, evacuation, or repatriation; vehicle return; or other emergency needs, contact AXA 24/7, 365 days a year at:

**877.352.0785** (Inside the US)

**877.350.3532** (In Canada)

**202.659.7803** (Collect Call from Outside the US or Canada)

[MedAssist-USA@AXA-Assistance.us](mailto:MedAssist-USA@AXA-Assistance.us)

## Medical Evacuation and Repatriation

This benefit provides coverage if while on a trip, a covered person is injured or becomes sick and the treating physician determines that emergency transportation to a hospital for appropriate medical care and treatment or to their primary residence is required. The emergency transportation must be arranged by our travel assistance provider.

## Family Travel Expense

If while on a trip, a covered person requires a medical evacuation or repatriation, and the attending physician recommends that a family member be at their side, this benefit provides coverage for the travel expense of that family member to be with the covered person.

## Return of Dependent Children

If while on a trip, a covered person is injured or becomes sick and requires a hospital stay making them unable to care for an accompanying dependent child, this benefit provides coverage to return their dependent child to their primary residence. The transportation must be arranged by our travel assistance provider. For this Return of Dependent Children Benefit only, dependent child includes any child under the age of 18 traveling as a guest of the primary insured person regardless of the child's relationship to the primary insured person.

## Return Home

If while on a trip, a covered person is injured or becomes sick and a physician determines they are unable to continue traveling, this benefit provides coverage to return them to their permanent primary residence. It also provides coverage to return any dependents who are travelling with them to the covered person's permanent primary residence. The transportation must be arranged by our travel assistance provider.

## Return of Mortal Remains

If while on a trip, a covered person passes away due to an injury or sickness, this benefit provides coverage for the covered expenses to return their remains to their permanent primary residence. The transportation must be arranged by our travel assistance provider.

## Return of Recreational Vehicle\*

If while on a trip, a covered person is injured or becomes sick and a physician deems them unable to drive the recreational vehicle to their permanent primary residence and/or no one traveling with the covered person is capable or competent to drive the recreational vehicle, this benefit provides coverage for eligible expenses to return the 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 accident or sickness) to their permanent primary residence. The transportation must be arranged by our travel assistance provider.

## Return of Private Passenger Automobile\*

If while on a trip, a covered person is injured or becomes sick and requires medical evacuation or repatriation and/or is unable to drive their private passenger automobile to their permanent primary residence, this benefit provides coverage for eligible expenses to have the private passenger automobile returned to their permanent primary residence. The transportation must be arranged by our travel assistance provider.

## Pet Return

If while on a trip, a covered person is injured or becomes sick and is unable to care for their cat or dog, this benefit provides coverage to return the cat or dog to an authorized caregiver. The pet must have current/up-to-date vaccinations as required by law to be eligible. The transportation must be arranged by our travel assistance provider.

## Prescription Medication and Glasses Replacement

If while on a trip, a covered person misplaces their medical prescription or damages their eyeglasses or contact lenses and requires replacement, this benefit provides coverage for the shipping of the replacement item. Arrangements for the shipping must be coordinated by our travel assistance provider.

## Accidental Death and Dismemberment

Provides a benefit for a covered person's accidental death or dismemberment. The covered loss must occur within one year after the accident.

## Emergency Cash

If while on a trip, a mechanical breakdown to a covered person's private passenger automobile or recreational vehicle occurs and continued travel is not possible, this benefit provides a daily cash payment for the cost of food and temporary lodging until travel continuation becomes possible.

## Emergency Room Cash

If while on a trip, a covered person is injured and needs to obtain treatment in an emergency room of a hospital, this benefit provides a daily cash payment.

\*These benefits do not apply to vehicles located outside of North America.

# Claims Support

Claims for the covered benefits detailed in this brochure can be coordinated through our travel assistance provider. If you have questions or need additional claims support, feel free to contact our dedicated Claims team at:

## Chubb Accident & Health Claims

**800.336.0627** (Inside the US)

**302.476.6194** (Outside the US)

[ChubbAandHClaims@Chubb.com](mailto:ChubbAandHClaims@Chubb.com)

Available Monday – Friday, 8 a.m. to 4:30 p.m. ET



Travel assistance services (TAS) are administered by AXA Partners and Crisis24, a GardaWorld Company. Neither of these third-party companies are affiliated with Chubb. This information provides you with a brief outline of the services available to you. These services are not insured benefits. To the extent these services or any advance payments are not included in the program, covered persons will be responsible for payment. All services are arranged and approved by Chubb with the TAS Provider. For emergency or life-threatening situations, contact your local emergency service or proceed to the nearest hospital.

The provision of this document is for informational purposes only and is not an insurance contract.

This information is a brief description of the important features of this insurance plan. Insurance described herein is 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](http://www.chubb.com).

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Form 44-01-0311 (Rev. 1/24)