The following information on FMCAssist was taking from slides presented by President Rett Porter at the Midwest Area rally in June 2023.

**FMCAssist** – FMCA Member benefit

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.

How FMCAssist Works:

* You have a medical emergency, **call 911**
* The medical professional indicates that you need to be moved to another facility
* **Call CHUBB EUROP ASSISTANCE**
* Chubb Europ Assistance and the medical professionals will determine the best transportation for your individual case

What you will need:

* 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
* Name and telephone number of treating physician
* Health insurance information
* Automobile insurance information (if accident)

When you are 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)
* 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 and Dismemberment: **NEW BENEFIT**

* $5,000 (Maximum benefit)
* Loss of life or limb, and also loss of speech, hearing, both hands/feet, quadriplegia
* 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**

* 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**

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

Medical Evacuation and Repatriation:

* $500,000 (Maximum benefit)
* 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
* Ordered by the physician (to prevent death or prevention of serious medical condition)
* Must be approved and arranged by Chubb Europ Assistance

Family Travel Expense:

* If a family member needs to be at the side of the injured FMCA member while hospitalized
* $50,000 (maximum benefit) if: Confined to a hospital and 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:

* 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, 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
* If you trust a family member or friend to drive your RV home, this insurance will pay:

          – Up to $5,000 for fuel 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

Return of your Personal Automobile:

* Personal automobile, and anything legally attached (hitched) to the personal automobile
* $5,000 maximum for fuel 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)
* 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

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)
* 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 and Glasses Replacement:

* Misplace, 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:

* 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
* Lived with the FMCA member for at least 6 months
* Not legally married or separated
* Have at least (2) of the following financial arrangement with the FMCA member: (joint mortgage or 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
* 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
* 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

Got Questions: Contact

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