

FMCAAS

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This enhanced program provides emergency medical evacuations and a variety of other assistance services for FMCA members traveling in the United States, Canada, and Mexico.

Effective January 1, 2011, FMCA will have a new provider for the emergency medical evacuation coverage offered as part of the FMCA member benefit package. This enhanced plan — FMCAssist — offers a full range of benefits to cover the needs of members traveling in the United States, Canada, and Mexico. The new program is being provided by Travel Guard, a Chartis company. Travel Guard has more than 20 years of industry experience and bills itself as the leading travel insurance plan provider in the United States.

The core FMCAssist program offers emergency medical evacuations for members who are traveling in their motorhome for business or personal travel at least 100 miles away from their permanent place of residence. The plan covers all FMCA members in good standing and eligible dependents while they are traveling with the member. Note that this plan does not cover any loss caused by or resulting from any trip taken outside the advice of a physician.

BENEFITS

EMERGENCY EVACUATION (*Members and Family Members[†]*)

The insurer will pay a maximum amount of \$300,000 for covered emergency evacuation expenses incurred if a member suffers an injury or sickness while he or she is on a trip (while traveling outside a 100-mile radius from his or her primary residence) that warrants an emergency evacuation. Benefits payable are subject to the maximum limit shown per insured for all emergency evacuations due to all injuries from the same accident.

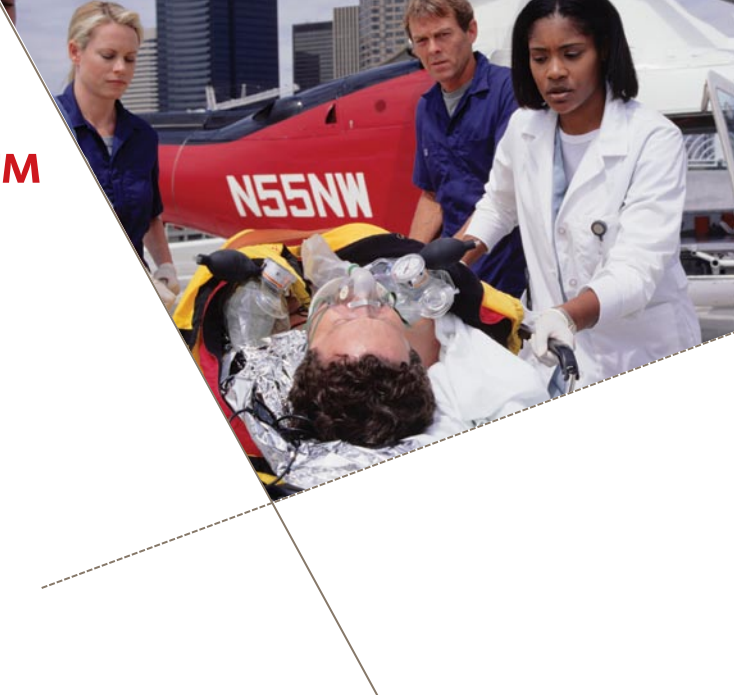
Covered emergency evacuation expenses are the reasonable and customary expenses for necessary transportation, related medical services, and medical supplies incurred in connection with the emergency evacuation of the member. All transportation arrangements made for the evacuation will be by the most direct and economical route possible.

Expenses for transportation must be: (a) ordered by the attending physician, who must certify that the severity of the member's injury or sickness warrants his or her emergency evacuation and adequate medical treatment is not locally available; (b) required by the standard regulations of the conveyance transporting the insured; and (c) authorized in advance by Travel Guard.

If the member is hospitalized and unable to travel due to a covered emergency evacuation, the Travel Guard plan will pay, subject to policy limitations, expenses for:

- 1. Return of dependent children.** If the member is unable to travel due to a covered emergency evacuation, the Travel Guard plan will pay to return

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home (in the United States, Canada, or Mexico) any of the member's dependent children who were with the member when the injury or sickness occurred, including the cost of an attendant, if necessary. Air travel for dependent children will be based on the cost of a one-way economy airfare ticket.

2. **Bedside visit.** The Travel Guard plan will pay to bring one family member or close friend to and from the medical facility where the member is confined if the member is alone and is hospitalized for more than five days following a covered emergency evacuation. The payment will not exceed the cost of one round-trip economy airfare ticket.

REPATRIATION OF REMAINS *(Members and Family Members[†])*

The insurer will pay a maximum amount of \$300,000 for covered repatriation expenses to return the member's or covered family member's body to the United States, Mexico, or Canada, if he or she dies during the trip.

Repatriation covered expenses are limited to the reasonable and customary expenses incurred to transport the body. Travel Guard must make all arrangements and authorize all expenses in advance for this benefit to be payable.

RETURN OF VEHICLE* *(Members Only)*

If a member is on a driving trip and an injury or sickness prevents him or her from completing the trip, the Travel Guard plan will reimburse up to \$5,000 for:

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CUT OUT CARD BELOW

CUT OUT CARD BELOW

FMCAAssistTM
Member Benefit FMCA MEMBERSHIP#

Policyholder: FMCA **Policy Number: SRG 9132028**

The person named eligible for certain Services and Benefits as outlined in the Service Agreement provided to the Group. Before obtaining medical and non-medical assistance, call one of the phone numbers below.

If in the United States or Canada,
call (877) 202-4176. From Mexico,
call collect: (715) 295-9879.

TRAVEL GUARD
CHARTIS 

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TRAVEL GUARD
CHARTIS 

1.) the cost of transporting the member's owned or rented vehicle back to his or her primary residence and; 2.) any applicable cost charged by the rental agency to return the rental vehicle to the rental agency (excludes all rental costs). The member must be under the direct care and attendance of a physician and that physician must have recommended that due to the severity of the member's condition, the member cannot continue on the driving trip. Arrangements for return of the vehicle must be made by Travel Guard.

**Coverage is not provided if transport could have been provided by a family member or a traveling companion.*

ACCIDENTAL DEATH, DISMEMBERMENT, AND PARALYSIS (Members Only)

If a covered loss occurs within 365 days after the date of the covered accident causing the loss, the plan will pay in one sum the indicated percentage of \$2,000 as follows:

TABLE OF LOSSES	
LOSS OF	% OF MAX. LIMIT
Life	100%
Both Hands or Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
Either Hand or Foot and Sight of One Eye	100%
Speech and Hearing in Both Ears	100%
Either Hand or Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing in Both Ears	50%
Thumb and Index Finger of the Same Hand	25%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%

TRAVEL GUARD SERVICES

24-HOUR MEDICAL ASSISTANCE, 24-HOUR MEDICAL MONITORING:

Physicians monitor your condition by maintaining close contact with the attending physicians, your family physician, and immediate family members.

CUT OUT CARD BELOW

CUT OUT CARD BELOW

Travel can be for business or pleasure in your motorhome at a distance of 100 or more miles from your primary residence, within the United States, Canada, or Mexico. Travel Guard coordinates and pays the approved costs associated with the following:

Emergency Evacuation Up to \$300,000
Repatriation of Remains Up to \$300,000
Vehicle Return Up to \$5,000
Accidental Death & Dismemberment Up to \$2,000

IMPORTANT: Travel Guard must approve in advance and coordinate all of the above services. Travel Guard shall not be responsible for the costs associated without the intervention of Travel Guard.

THIS CARD IS NON-TRANSFERRABLE.

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EMERGENCY MEDICAL PAYMENTS: If a hospital demands a cash deposit or settlement prior to the patient's departure, Travel Guard will assist in arranging the advancement of funds to cover on-site medical expenses.

PRESCRIPTION ASSISTANCE*: Replacement of lost or stolen medication through a local pharmacy or special courier.

TRANSPORTATION OF DEPENDENTS: In the event of hospitalization, arrangements will be made for unattended minors traveling with you to be flown home.

FAMILY VISIT: If you are alone and hospitalized for five or more days after a covered emergency evacuation, Travel Guard will arrange transportation for an immediate family member or close friend of your choice to visit you.

24-HOUR LEGAL ASSISTANCE*: In a legal emergency, referral to a local legal adviser and advancement of funds for bail and legal fees.

24-HOUR TRAVEL ASSISTANCE, TRAVEL DOCUMENTS ASSISTANCE*: Help in retrieving, reporting, and reissuing lost or stolen travel documents.

EMERGENCY CASH TRANSFER*: Assistance in coordinating an emergency cash advance.

EMERGENCY MESSAGE CENTER: Transmission of emergency messages to family and business associates.

INTERPRETATION SERVICES*: Emergency language support or referral to the appropriate local services.

**Although Travel Guard offers these assistance services, related expenses are the responsibility of the member.*

ROADSIDE ASSISTANCE

24-HOUR ROADSIDE ASSISTANCE SERVICES

The Travel Guard plan will assist with arrangements, but all related expenses must be paid by the member. The following services are available: towing assistance; flat-tire assistance; oil, fluid, and water delivery service; fuel delivery service; lock-out assistance; and battery jump-start assistance. **FMC**

Effective January 1, 2011: For a brochure with details, visit FMCA.com or contact the FMCA Member Services Department at (800) 543-3622, (513) 474-3622; membership@fmca.com.

For complete details of coverage(s), contact Global Underwriters at (800) 423-8496.



Note: This article provides an overview of the policy features only and does not cover all the terms, conditions, and limitations. The policy contains the actual terms, conditions, and limits of the coverage to be provided. If there is any conflict between the information in this article and the policy, the policy will govern in all cases.

† **Family Member** means the Insured's Spouse, Membership, or Child.

Child/Children means with respect to Emergency Evacuation unmarried children of the Insured, including natural children from the moment of birth, and step, foster, or adopted children from the moment of placement in the Insured's home, under age 25 and primarily dependent on the Insured for support and maintenance. However, the age limit does not apply to a child who: (1) otherwise meets the definition of Children; and (2) is incapable of self-sustaining employment by reason of mental or physical incapacity.