



Your Guide to FRVA's Medical & Travel Assist Membership Benefit

The insurance benefits and emergency travel assistance services in this presentation are only intended to serve as a general overview of what is available. Actual availability to you may vary from what is listed in this presentation. For a complete description of what is available, please scan the QR code, call FRVA at 800-543-3622, or visit <https://www.frva.com/medical-and-travel-assist>.



PROGRAM INFO

Insurance Benefits and Emergency Travel Assistance
Services Policy **#SPR5618652026**

(844) 289-3442 (Toll-free USA and Canada)

(443) 901-4691 (International Collect)

Scan to view the FRVA Medical & Travel Assist Website →



**Medical & Travel
Assist**

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WHEN TO CALL

MEDICAL & TRAVEL ASSIST

- **Always contact 9-1-1 first** in any emergency. Then call **844-289-3442**.
- Anytime you or your covered family member has been **admitted as an inpatient** at a hospital, or anytime you feel you may need future assistance with transportation due to a medical situation.



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HAVE THIS INFO READY

WHEN YOU CALL, YOU MAY BE ASKED FOR:

- Name of caller, phone number, relationship to FRVA member
- FRVA member name, age, sex, and policy number (F-number) and a description of their condition
- Name, location, and telephone number of the hospital and treating physician
- Health insurance information
- Automobile insurance information (if a car accident)

Scan to Download your Assistance Card →



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WHEN ARE YOU COVERED?

- When you are **on a trip**, and
- **Are at least 75 miles away from home** (unless your primary residence is your RV)
- Are traveling in the **United States, Mexico, or Canada** in an RV or automobile that you own.



WHO IS COVERED?

- Charter Members
- Full Members
- Life Members
- Full Lifetime Members
- Members
- Pathfinder Members
- Emeritus / Family Associate Members
- And Dependents when traveling with an Insured



EMERGENCY TRAVEL ASSISTANCE BENEFITS*

Must be approved and arranged by our travel assistance provider.

Emergency Transportation Arrangements

- Emergency Medical Evacuation
- Medically Necessary Repatriation
- Emergency Reunion
- Return of Vehicle
- Return of Pets
- Return of Dependent Children
- Return of Mortal Remains



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*Please refer to the Disclosure slides in this presentation.

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EMERGENCY TRAVEL ASSISTANCE BENEFITS*

Must be approved and arranged by our travel assistance provider.

Emergency Medical Assistance

- Worldwide Medical & Dental Referrals
- Monitoring of Treatment
- Updates to Family, Employer and Home Physicians
- Relay of Insurance and Medical Information
- Medication and Vaccine Transfers



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EMERGENCY TRAVEL ASSISTANCE BENEFITS*

Must be approved and arranged by our travel assistance provider.

Emergency Travel Assistance

- Replacement of Lost or Stolen Travel Documents
- Emergency Travel Arrangements
- Language Services
- Transfer of Funds
- Legal Referrals



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EMERGENCY MEDICAL EVACUATION & REPATRIATION

- Pays to transport you from the location where you are injured or become sick to the nearest appropriate facility for treatment. Will also pay to transport you to a different hospital if medically necessary.
- Must be ordered by the attending physician (to prevent death or deterioration of your serious medical condition).

Benefit Limit(s):

\$50,000 Emergency

Medical Evacuation

EMERGENCY REUNION

- Pays for a family member or other person of your choosing to join you if you are hospitalized for more than 1 day due to an injury or medical emergency.
- Must be 75 miles or more from your primary residence.



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Benefit Limit(s):

\$50,000 Total

Round-trip economy airfare

\$200 per day for lodging

\$100 per day for food

10 days maximum

EMERGENCY CASH

- Mechanical breakdown occurs and travel is not possible.
- Covers temporary expenses such as food and lodging.
- Covered members are limited to two Emergency Cash claims per trip.

Benefit Limit(s):

\$1,500 annual maximum

\$250 per day

3 days per trip maximum



EMERGENCY OUTPATIENT CASH

- Pays a one-time payment if you require outpatient treatment due to an accident.
- Limited to 2 claims per insured per year.

Benefit Limit(s):

\$250 per incident maximum

\$500 annual maximum



RETURN OF DEPENDENT CHILDREN

- If you are hospitalized for at least 24 hours or are medically evacuated to another location, this benefit pays for transportation to return dependents home.
- Most direct and economical route, may include an attendant if necessary.
- Dependent children are minors under the age of 18 or children under the age of 30 who are incapable of self-support due to a mental disability or physical handicap.

Benefit Limit(s):

\$50,000 maximum

RETURN OF RV / AUTOMOBILE

- Pays for your automobile or RV to be returned to your permanent residence if you are unable to drive due to a medical emergency and no other travelers are capable of driving.
- If you prefer a friend or family member drive, this benefit pays for **transportation of that person** to the location of the vehicle, **gas and tolls** required for the return, **and \$250 per day for up to 5 days** of travel expenses while driving.

Benefit Limit(s):

\$5,000 maximum

RETURN OF RV / AUTOMOBILE

- May pay for automobile or RV to be transported to another location; any additional cost is your responsibility.

Benefit Limit(s):

\$5,000 maximum



RETURN OF MORTAL REMAINS

- Pays for the return of your remains to your home in the event of your death from a medical emergency.
- Expenses may include embalming, cremation, coffin or urn, transportation, and necessary travel expenses of an escort.

Benefit Limit(s):

\$50,000 maximum



RETURN OF PET

- If you are unable to care for your cat or dog due to your Illness or Sickness, this benefit pays for transportation of the animal to a person designated as their caregiver.
- Pet must have current vaccinations and a proper carrier.
- May reimburse **\$100 a day for up to 10 days** for boarding at a kennel.

Benefit Limit(s):

\$1,000 maximum

ACCIDENTAL DEATH AND SEVERE INJURY

- In the event of an injury, this benefit pays a percentage of the maximum benefit for:
 - Loss of life
 - Paralysis (quadriplegia, paraplegia, hemiplegia, uniplegia)
 - Loss of thumb and index finger of the same hand, or four fingers of the same hand

Benefit Limit(s):

\$5,000 maximum

- Dismemberment
- Loss of speech, hearing, or sight in one eye
- Exposure and disappearance



PRESCRIPTION MEDICATION AND MEDICAL DEVICE REPLACEMENT

- In the event of misplaced, damaged or lost medical prescriptions or devices, this benefit will arrange for and coordinate the overnight shipping of a replacement.

Benefit Limit(s):

\$500 maximum



PRESCRIPTION MEDICATION AND MEDICAL DEVICE REPLACEMENT

- Does not cover the actual cost of the item or medication.
- Examples are: glasses, hearing aids, walkers/canes, contact lenses, etc.

Benefit Limit(s):

\$500 maximum



DOMESTIC PARTNER

- An opposite or same sex partner who, for at least 6 consecutive months, has lived with you and shared financial assets and/or obligations.
- Both the Insured and the Domestic Partner must:
 - intend to be life partners;
 - not be related by blood;
 - not be married to anyone else or have any other Domestic Partner;
 - be at least the age of consent in the state in which they reside; and
 - be mentally competent to contract.



IMMEDIATE FAMILY MEMBER

- Spouse, and parents thereof;
- Children, including adopted children and stepchildren, and spouses thereof;
- Parents, including stepparents, and spouses thereof;
- Siblings of parents, and spouses thereof;

IMMEDIATE FAMILY MEMBER

- Grandparents and grandchildren, and spouses thereof;
- Niblings, and spouses thereof; and
- Domestic Partner and parents thereof,
- Legal guardians or wards.

CLAIMS INFO

For claims assistance,
call between 8:30 am – 8:00 pm ET:

(844) 289-3442 (Toll-free USA and Canada)

(443) 901-4691 (International Collect)

Scan to initiate a claim online at

<https://www.archaccidenthealth.com/frva-claims> →



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GENERAL EXCLUSIONS

- Suicide or attempted suicide; self-destruction or attempted self-destruction; intentional self-injury
 - War or invasion
 - Full-time active duty in the armed forces; National Guard; military; naval; or air service; or organized reserve corps of any country or international organization
 - Sickness, disease, bodily or mental infirmity, bacterial or viral infection, unless otherwise covered by this policy.
 - Voluntary ingestion of any narcotic or drug, poison gas or fumes, unless prescribed by a physician and taken in accordance with the prescribed dosage.
 - Being intoxicated or under the influence of legal recreational marijuana
 - Violation or attempted violation of any duly-enacted law or regulation, or other illegal activity
 - Any occurrence while the Insured is incarcerated
 - Travel restrictions, trade restrictions, economic sanctions, or embargo imposed by the U.S. Government
 - Loss related to an epidemic or pandemic
- Refer to the full description of coverage for detailed terms and conditions. →



TRAVEL INSURANCE

Is Also Available for Purchase

- Enhanced travel insurance options for single trips or annual coverage, including:
 - Emergency travel medical expenses
 - Trip cancellation
 - Trip delay
 - Baggage insurance
 - Missed connection
 - And more.

Get a Quote



<https://partner.roamright.com/?agencycode=FRVA>



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DISCLOSURES

Refer to the full description of coverage for detailed terms and conditions.



This information is a brief description of the important features of this insurance plan.

Insurance benefits described herein offered through Family Motor Coach Association (FRVA). Insurance coverage described is underwritten by Arch Insurance Company, NAIC #11150, a member company of Arch Insurance Group Inc. The policy contains reductions, limitations, and termination provisions. Full details of the coverage are contained in the policy. If there are any conflicts between this document and the policy, the policy shall govern. Not all coverages are available in all jurisdictions.

***All services must be arranged and provided by our designated emergency travel assistance provider.** The emergency travel assistance services in this brochure are only intended to serve as a general overview of the emergency travel assistance services available. The services available to you may vary from what is listed in this brochure. For a complete description of the services, please contact Arch Insurance Solutions. The designated service provider is not a provider of travel or medical insurance, rather it is a provider of emergency travel assistance services. These services do not replace medical insurance during medical emergencies away from home.

DISCLOSURES

Refer to the full description of coverage for detailed terms and conditions.



While emergency travel assistance services are available in all covered destinations, transportation response time is directly related to the location/jurisdiction where an event occurs.

The designated service provider is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under the control of the designated emergency travel assistance service provider or Arch Insurance Company. Neither are responsible or liable for any malpractice committed by professionals rendering services to a member.

Emergency travel assistance services are administered and provided by third parties that may not be affiliated with Arch Insurance Company. To the extent these services or any advance payments are not included in the program, covered persons will be responsible for payment.

MORE INFO

FRVA Medical & Travel Assist Website →



<https://www.frva.com/medical-and-travel-assist>

Visit our booth this week during exhibit hours.

Booth #518

For questions, contact FRVA Membership:

1-800-543-3622