

- LOWER COSTS
- LESS HASSLE
- CONTROLLED EXPENSES

**NOW AVAILABLE  
on Storage Trailers  
With \$0 Deductible!**

Mckinney Trailer Rentals offers a convenient and low-cost alternative to traditional trailer insurance. The Collision Damage Waiver (CDW) will minimize your financial responsibility to Mckinney for physical damage or theft of your rented trailer. Additionally, it may prevent your insurance premiums from going up after a loss occurs.

If you purchase Mckinney's CDW and the trailer you have rented is damaged, destroyed or stolen in a covered incident, you will only pay the CDW deductible rather than the entire cost to repair or replace the trailer.

Call your [Mckinney Sales Representative](#) to discuss our CDW option or visit us online at [MckinneyTrailers.com](http://MckinneyTrailers.com) to find a Mckinney branch near you!



### WHAT IS CDW?

CDW refers to a Collision Damage Waiver. With CDW, you purchase a partial waiver of liability to Mckinney for applicable damage to, or theft of, our trailer.

### IS CDW THE SAME AS AN INSURANCE POLICY?

No, CDW is not insurance. When applicable, CDW is a waiver of your liability to Mckinney for physical damage and theft (by unrelated parties) of our trailer. You will still be responsible for providing liability insurance naming Mckinney as an additional insured.

### WHAT IS COVERED WHEN I PURCHASE CDW?

Damage to a trailer from collision, fire, or theft by an unrelated party is covered. For CDW to apply, you must meet certain conditions which are discussed in your Mckinney Trailer Rental Agreement which are hereby incorporated by reference.

### DOES CDW REQUIRE THAT I MAKE A CLAIM WITH AN INSURANCE CARRIER?

No. This is one of the advantages of CDW.

### WILL LOSSES AFFECT MY CDW RATE?

Your rates are not directly tied to the number of losses you have. If you are on a long-term lease, your rate is part of your lease and will not change until your lease is renewed or terminated. If you have excessive losses, CDW may not be offered to you at the end of your lease period (or if you are a month-to-month lessee, for future months).

### FOR CDW TO APPLY YOU MUST MEET THESE CONDITIONS:

- You must be current on all payments owed to Mckinney
- The damage or loss to the trailer must not have been the result of negligence and/or failure to maintain proper care or control of their trailer.
- You must be in compliance with all terms and conditions in all agreements with Mckinney and you must have requested and paid for CDW.
- All damage to the trailer must have occurred in the United States or Canada.
- You must promptly notify Mckinney in writing no later than 72 hours after the occurrence.
- In most cases, you will be asked to provide Mckinney a police report, as well as any additional documentation requested by Mckinney.

### AM I COVERED BY CDW IF THE LOSS OCCURS IN MEXICO?

No. CDW only applies to losses occurring in the continental United States and Canada.

### WILL CDW COVER ADDITIONAL COSTS SUCH AS TOWING AND RECOVERY?

If you are unable to deliver the damaged trailer to a local branch or assigned maintenance shop, CDW covers the costs of towing and recovery of the trailer up to a maximum of \$5,000.00. You, the police or Mckinney's emergency road service team can contact the towing service and Mckinney will coordinate with the towing service to recover the trailer.

### WHY DO I NEED CDW IF I ALREADY HAVE INTERCHANGE INSURANCE?

Mckinney requires either physical damage coverage or CDW on all rented or leased trailers as well as liability coverage. Interchange insurance does not meet our minimum insurance requirements.

### WHAT DO I DO IF I HAVE AN ACCIDENT ON A WEEKEND OR WHEN THE MCKINNEY BRANCH IS CLOSED?

You can contact our Emergency Roadside Assistance 24 hours a day, 7 days a week, using our Toll Free number at 1-877-777-6511.

### DO I NOTIFY MCKINNEY OF AN INCIDENT?

Call the Mckinney Branch where you rented the trailer and provide the details of the incident by completing a CDW form. On the CDW form, you will be asked to provide additional information.

### WHEN DOES THE DEDUCTIBLE NEED TO BE PAID?

An invoice will be mailed to you immediately upon the submission of the CDW form and approval of the claim. Rental charges will continue on damaged trailers while repairs are completed. When the trailer is totaled, the rental charges will stop once the deductible is received by Mckinney.

### HOW CAN CDW HELP WHEN PAYING FOR A TOTALED TRAILER?

Without CDW, Mckinney will bill you the replacement value of the totaled trailer, but in some instances, an insurance carrier may only reimburse you for the Actual Cash Value (ACV) of a trailer. Often, this will require that you pay the difference. With Mckinney CDW, you will only be responsible for the deductible.

### WILL CDW HELP WITH TIRE DAMAGE?

CDW only applies to the tire damage that is caused by an accident. CDW will not cover any tire damage due to driver negligence or damage due to flat spots, blowouts, curbing or flat tires.

### IS A POLICE REPORT REQUIRED FOR ALL THEFT AND DAMAGE CLAIMS?

In most instances, Mckinney requires a timely police report for CDW claims.

### CAN THE CDW BE ADDED TO A CURRENT TRAILER THAT IS ALREADY ON RENT OR LEASE?

After passing a pre-existing damage CDW inspection by Mckinney, a customer may be eligible to add CDW.

### WHO HANDLES REPAIRS TO A DAMAGED TRAILER AND THE SALVAGE OR DISPOSAL OF A TOTALED TRAILER?

Your local Mckinney branch will handle all trailer repairs covered by CDW along with storage, disposal and/or salvage. Since Mckinney coordinates the CDW claim repair, you can rest-assured that the trailer will be repaired according to industry standards.

### WILL CDW COVER MULTIPLE OCCURRENCES TO A SINGLE TRAILER?

CDW will only cover a claim for a single occurrence and cannot be combined with other damages onto a single claim.

### WHEN WILL I BE BILLED FOR CDW?

CDW will be billed with your normal trailer invoice and will be itemized on your invoice. You will only be billed for the time that the trailer was on hire.

### DOES MCKINNEY ALLOW CDW FOR STORAGE TRAILERS?

Yes. In fact, the deductible on storage trailers is \$0.00 and will cover all physical damage, stolen trailers and vandalism, such as graffiti.