

# AN ALTERNATIVE TO THE HIGH COST OF PHYSICAL DAMAGE INSURANCE

# What are the benefits of LDW?

- Budget without the concern of premium increases
- Coverage ends upon trailer terminations or once the deductible is paid
- No scheduling of units every time you rent or lease
- No claims reported to your insurance company

### WHAT IS COVERED BY LDW?

- Collision while moving or standing
- Damage that is the result of fire, hail, wind or tornado
- Theft of trailer (police report required)
- Recovery of the unit, towing and storage \$5,000 maximum

# For coverage, file a claim with your local Premier representative within 48 hours of the incident

### WHAT IS NOT COVERED BY LDW?

- Damage that is the result of loading and/or unloading freight or freight that was not secured during loading
- Damage or loss due to flood (including storm surge or mud slide)
- Loss resulting from a nuclear hazard, military action, civil authority, or earth movement
- Trailer cargo loss
- Lost or missing trailers
- Contamination of trailer or cargo
- · Tire theft or tire damage
- Mexico and Canada are excluded from coverage







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# LOSS DAMAGE WAIVER

# **Operation Service Process**

# **DURING BUSINESS HOURS (MONDAY - FRIDAY 8 A.M. - 5 P.M.)**

# If towing is not needed

- Contact Premier, ask where the trailer should be transported
- Transport trailer to any Premier location

# If towing is needed

- · Contact Premier to report incident
- Submit tow receipt for reimbursement (up to \$5,000 for trailer portion)



# **AFTER BUSINESS HOURS:**

# If towing is not needed

- Transport trailer to a safe location until Premier can be contacted
- · Once Premier opens, contact Premier, ask where trailer should be transported

#### If towing is needed

- · Tow to a safe location until Premier can be contacted
- Submit tow receipt for reimbursement (up to \$5,000 for trailer portion)

# IF POLICE ARRANGE TOWING:

- Transport trailer from tow yard to safe location
- Notify Premier within 24 hours of incident, providing police report
- Submit tow receipt for reimbursement (up to \$5,000 for trailer portion)

For coverage, file a claim with your local Premier representative within 48 hours of the incident





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