

Trees and Insurance

If a tree falls and hits your house, are you covered? The short answer is, yes. The coverage is quite straightforward: if a tree hits a home or other insured structure, such as a detached garage, standard homeowners insurance policies provide coverage for the damage the tree does to the structure and the contents in it. This includes trees felled by wind, lightning or hail.

It does not matter whether or not you own the tree; if it lands on your home, you can file a claim with your insurance company. After a hurricane or windstorm, trees, shrubs and branches can become projectiles capable of traveling significant distances and can cause considerable damage to property. In most cases, an insurance company is not going to spend time trying to figure out where a tree or other item originally came from.

In some situations where the felled tree was located on a neighbor's property, the policyholder's insurance company may try to collect from the neighbor's insurance company in a process called subrogation. This sometimes occurs if the tree was in poor health or not properly maintained. If the insurer is successful, you may be reimbursed for the deductible.

If a tree hits an insured structure, such as your house or garage, there is also coverage for the cost of removing the tree, generally up to about \$500 to \$1,000, depending on the insurer and the type of policy purchased. If the fallen tree did not hit an insured structure, there is generally no coverage for debris removal. However, some insurance companies may pay for the cost of removing the felled tree if it is blocking a driveway or a ramp designed to assist the handicapped.

Standard home insurance policies also provide coverage for damage to trees and shrubs due to fire, lightning, explosion, theft, aircraft, vehicles not owned by the resident, vandalism and malicious mischief. Coverage for these disasters is generally limited to up to 5 percent of the amount of insurance on the structure of the house. Generally, most insurers will limit the coverage to about \$500 for any one tree, shrub or plant. Trees and plants grown for business purposes require a separate business insurance policy.

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