If a Tree Falls on Your House, Are You Covered?

April 29, 2008

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The I.I.I. Explains the Insurance Coverage Issues of Fallen Trees and Shrubs

INSURANCE INFORMATION INSTITUTE

Contact: Press Offices

New York: 212-346-5500; media@iii.org

Washington, D.C.: 202-833-1580

NEW YORK, April 29, 2008 - One of the most frequent questions the Insurance Information Institute (I.I.I.) receives from consumers each year concerns whether their insurance covers fallen trees and branches.

"The answer is quite straightforward," said Jeanne M. Salvatore, senior vice president and consumer spokesperson for the I.I.I. "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 within it. This includes trees felled by a windstorm, hail, weight of ice, snow or sleet."

Furthermore, it does not matter whether or not a tree was actually growing on your property; if it lands on your home, you should file a claim with your insurance company. After a hurricane or windstorm trees, shrubs and branches can become projectiles capable of traveling significant distances. Insurance companies do not waste time trying to locate exactly where the tree originally lived.

"In some situations where the felled tree was located on a neighbor's property, the policyholder's insurance company may try to collect from a 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," says Salvatore.

If a tree hits an insured structure, 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 it if the felled tree blocks a driveway or a ramp designed to assist the handicapped.

Cars damaged or destroyed by falling trees are covered under the comprehensive portion of an auto insurance policy.

Standard home insurance polices 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, according to the I.I.I.

Additional insurance coverage for expensive landscaping is available from specialty insurers in the form of

an endorsement to a homeowners policy.

For related video, go to Preventing Trees from Falling. Reporters who would like a DVC Pro or Beta hard copy of the b-roll footage, please contact: Susan Stolov at 301-728-1978 or SusanStolov@WashingtonIndependentProductions.com .

For more information about homeowners insurance, go to the I.I.I. Web site.

The I.I.I. is a nonprofit, communications organization supported by the insurance industry.

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