

Understanding Insurance Coverage For Fallen Trees Caused By Hurricane Irene

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NEW YORK, September 1, 2011 ? Hurricane Irene left a trail of destruction along the East Coast that included thousands of trees, and many homeowners are uncertain whether their insurance policy covers damage from fallen trees, according to the Insurance Information Institute (I.I.I.).

?The coverage is really 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 not only by a windstorm or hail but also winter-related disasters caused by the weight of ice, snow or sleet.?

It doesn?t matter whether or not a fallen tree originated on your property; if it landed on your house, you should file a claim with your insurance company. Trees, shrubs and branches can become projectiles capable of traveling significant distances and can cause considerable damage to property during an intense windstorm, such as a hurricane, tropical storm or tornado. In most cases, an insurance company is not going to spend time trying to figure out where a tree, shrub or branch 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,? noted Salvatore.

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 removal of trees and branches that may simply fall in your yard. 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. Ask your agent or company representative about the specific coverage in your policy.

Cars damaged or destroyed by falling trees are covered under the optional comprehensive portion of a standard auto insurance policy. More than three-quarters (77 percent) of all U.S. auto insurance policyholders choose to buy comprehensive coverage, according to the National Association of Insurance Commissioners.

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.

Trees and plants grown for business purposes require a separate business insurance policy, according to the I.I.I.

In order to help consumers better understand what is?and what is not?covered regarding trees and shrubs, the I.I.I. has a podcast that can be viewed or downloaded from the I.I.I. Video page: Understanding Trees and Insurance. This podcast is also available on iTunes where it can be found by typing ?Insurance Information Institute? into the search field. The podcast is available in both English and Spanish.

Reporters who would like a DVC Pro or Beta hard copy of the b-roll footage, please contact Susan Stolov at 202-638-3400 or Washindpro@aol.com.

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