



NEWS RELEASE

For Immediate Release

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If a tree falls, will your insurance cover it?

Raleigh, NC – May 17, 2016 – As thunderstorms become more common this time of year, many homeowners may begin to think about protecting their homes and other property against falling trees. When bad weather hits, tree branches and trunks can drop on houses, cars, storage sheds and outdoor living areas causing serious damage.

“With storm season upon us, it is important for individuals to understand how to protect their property from falling trees, and make sure they have the right insurance coverage in place” says Russ Dubisky, media relations representative for the Insurance Federation of North Carolina (IFNC). “Many people have questions about how their insurance will cover damage that results from falling trees.”

While most standard homeowners insurance policies cover damage resulting from trees hitting homes or other insured structures, there are often misunderstandings about how that coverage is applied.

Many questions stem from liability, and consumers may ask, “If a neighbor’s tree fell on my car – why do I have to file a claim with my insurer, and pay the deductible?”

In the vast majority of cases, fallen trees are considered to be “acts of God.” An “act of God” means that the cause of loss (for example, a fallen tree) was outside of human control, so no individual will be held responsible, or liable for the damage. Therefore, claims to cover damage caused by fallen trees are most often filed with your own insurance carrier.

Many insurance policies will also cover the cost of removal of the tree from your property, up to \$500 or \$1,000. Some insurers will cover removal of a downed tree that is blocking a driveway or ramp designed to assist the handicapped. If a falling tree hits a car, the damage is covered under the auto insurance policy’s comprehensive provisions. However, if the tree falls on your property without hitting insured property (structure or car), the removal expense is not typically covered – another factor that is often misunderstood.

To avoid problems with trees, here are some suggestions:

- Remove dead trees or limbs before a storm hits, especially limbs that hang over your house or other structures, including buildings in your neighbors' yards. This will help prevent damage, and also can save money, as tree-trimming prices often go up when a storm increases demand.
- Don't over-prune a tree, as this can weaken it or cause it to die.
- Take notice of trees that have cracks or hollows or mushrooms growing on bark – these are all signs of poor health.

When selecting a tree to plant in your yard, here are some tips:

- Consider the growing conditions needed: soil, moisture, light.
- Study the mature size and shape of the tree to make sure it will fit where you plant it.
- Learn how the tree stands up to weather common in your area, such as ice, snow, or drought.
- Find out if the tree species is subject to disease, rot, or insects.
- Consider recommended locations to make sure you have the right place for it.

For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.