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Don't let trees grow into major issues: Routine inspection and maintenance help prevent problems

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Spring and summer storms - with heavy rains, high winds and lightning strikes - can cause trees and limbs to break and fall, resulting in millions of dollars worth of damage each year. This is especially true in New England, which gets hit frequently by hurricanes and high winds, as well as winter's heavy snow and ice storms.

That's why Amica Insurance recommends routine tree inspection and maintenance to help prevent costly problems down the road. Homeowners should also make sure they understand what their insurance policies cover when it comes to tree damage.

Homeowner Duties

Mark Zerba, a senior claims examiner for Amica Insurance, with headquarters in Lincoln, R.I., said homeowners are responsible for routine maintenance of the trees on their property - including removal of loose, broken, dead or diseased branches and trees.

"As a homeowner, pruning or removing them is part of your maintenance responsibility," he said. "The weaker a tree or limb is, the more susceptible it is to being knocked over or falling down in high winds."

In fact, he said, homeowners could be liable for a neighbor's damage if they knew a tree was rotted or in danger of falling down and did nothing about it.

A homeowner's insurance policy will cover the damage to your property caused by a fallen tree or limb - regardless of whether the tree originated on your property or that of a neighbor. Even if a neighbor's tree falls on your house, coverage is typically available through your own insurance policy, and only through your policy. There is no liability against the neighbor unless the neighbor was negligent in maintaining the trees, he explained.

Making a Claim

These types of claims - for fallen trees and branches - are especially common during a storm, Zerba noted. Most claims are for damages to a car or a house, garage, shed, swing set or other structure. Most homeowners' policies will cover this type of damage, Zerba said. Contact your insurance company as soon as possible to file a claim. This should be done before removing the tree or limb or making repairs, whenever possible.

Although homeowners policies cover most damage caused by fallen trees and limbs, there's limited coverage for debris removal, Zerba said. Trees and limbs are considered "debris" once they are lying on the ground. Generally, there's a maximum of \$500 for removal of any one tree with a maximum of \$1,000 per claim.

There is no coverage for replacing a fallen or damaged tree caused by wind, Zerba said. "You may have a nice cherry tree in the front yard that gets blown over by the wind, but unfortunately there's no coverage to replace the tree or any landscaping it damages when it lands."

This helpful information is provided by Amica Mutual Insurance Company, one of the nation's oldest mutual insurer of automobiles. Founded in 1907, the company, with corporate headquarters in Lincoln, R.I., is a national writer of automobile, homeowners, marine, and personal umbrella liability insurance. Life coverage is available through Amica Life Insurance Company, a wholly owned subsidiary. Amica employs more than 3,200 people in 40 offices across the country. For more insurance-related articles, visit the Learning Center at Amica.com.

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