

Let's face it, almost no layman purchasing a homeowners insurance policy takes the time to read the policy language. And even those that do may have some trouble interpreting what is covered and what is not. In this blog I'd like to tackle a common question and point out an area where no policy provides protection, yet could result in an expensive bill for you: fallen trees.

Large trees in the yard can pose several risks to homeowners. The most obvious one is the damage that a tree could do to your home or your outbuildings or fences, or even your decks, patios or driveways. Once you get past the risk of injury from a falling tree, where does the NC homeowner stand regarding insurance protection? Now policy forms vary from state to state and from company to company so I suggest that you consult your own policy for exact and specific coverage. This blog will try to answer these questions in a general way that should be accurate for the majority of NC homeowners with a North Carolina Homeowners Insurance Policy.

With the disclaimers behind us, let's move on. The damages to your home or your structures caused by a wind-blown, fallen tree will be covered, subject to your deductible. In addition, the standard HO-3 homeowners form provides up to \$1000 for the cost to remove the tree from your premises. This applies if your tree was felled by wind, hail, or weight of ice, sleet or snow. But here is where it gets tricky. If that tree does not damage your home, outbuildings, or fences, then no removal coverage will apply. There is an exception though. If the fallen tree is blocking your driveway, then you will have up to \$1000 coverage to clear it from your driveway.

But what is missing in this wording? Well, while \$1000 seems like plenty for removing a fallen tree, if you have large trees, or if several come down at one time, then \$1000 may come nowhere near the amount you will have to spend to remove the debris from your yard. I have seen cases where a tree fell in a difficult place and while it didn't hit any structures, it required a crane to remove it. Those costs can run up into the \$10,000 range in a big hurry. I've also seen cases where one tree falling brought down a couple more trees with it, generating cleanup costs well beyond the \$1000 mark. So if you have large trees around your home, you might have a rather large loss exposure that simply won't and can't be covered by an insurance policy. I think that knowing that in advance might be helpful to some homeowners.

Those of you who are particularly perceptive may have noticed that lightning was not mentioned in the list of covered perils that can trigger the removal coverage? Well the NC standard homeowners policy has direct coverage for trees, shrubs and other plants that are damaged by lightning. The policy is designed to pay up to 5% of the coverage limit on your dwelling for

Trees Are Falling All Over My Yard! – Do I Have Coverage?

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lightning damage to trees, shrubs, plants or lawns. But, no more than \$500 will be paid for any one tree, shrub or plant. But here's the good news, if that tree is hit by lightning, it is now considered covered property and is eligible for removal coverage as well. So if that huge tree in your yard falls and hits nothing on the way down, you might find yourself hoping for some evidence that it was hit by lightning. Otherwise, you are going to be writing some big checks to tree removal service companies.

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