



Fallen Trees & Homeowners Insurance: What's Covered?

By John D. Doak, Oklahoma Insurance Commissioner

Springtime brings new life to the Oklahoma landscape but also ushers in severe weather, heavy rains and wicked winds. Some days, wind speeds go off the charts, reaching up to 50 miles per hour. Winds like that can do some serious damage, usually by cracking tree limbs or even toppling entire trees. Homeowners need to be prepared for this springtime hazard.

Am I Covered?

Property damage caused by fallen trees can be the most misunderstood coverage in a homeowners insurance policy. If you carry homeowners insurance, you will be covered for damage to a structure and its contents from fallen trees and branches. The cost to remove the tree or limb is also covered by the insurer. Additionally, your homeowners policy will cover damages when the tree is on someone else's property and has caused damage to your structure or property. An example of this would be if a tree limb is stretching across your property and falls due to wind, lightning or hail, causing damage to a structure such as the house, garage or fence. In other words, it is the responsibility of the owner on whose property the tree limb fell to contact their homeowners insurance provider.

Tree Negligence

In most cases, the homeowner who sustained the damage files an insurance claim. However, if your neighbor is notified that their tree is a safety concern and nothing is done, your neighbor could be considered negligent. This could be true if the tree was in poor health or not properly maintained. The policyholder's insurance company may try to collect from the neighbor's insurance company in a process known as subrogation. If the insurer is successful, you may be reimbursed for the deductible.

Safety First

Always remember that safety is first. If you have sustained damage, safely protect your property from additional damage and take photos of the damage. Keep receipts of any necessary purchases, such as supplies for emergency repairs.

Knowing the inclusions and limitations of your homeowners policy can seem tough to navigate, but it always helps to check with your insurer anytime you sustain damages to check on what is and isn't covered.

For more information or help with other questions, please contact the Oklahoma Insurance Department's Consumer Assistance Team at 1-800-522-0071.