

IF A TREE FALLS IN THE FOREST...

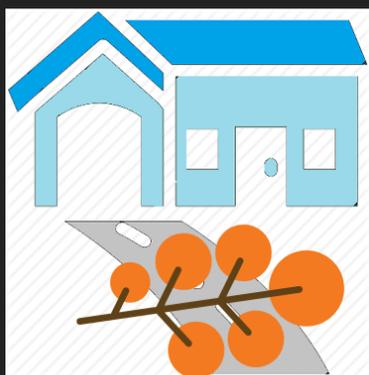
IS THERE INSURANCE COVERAGE?

TREE REMOVAL

- YOUR AUTO'S COMPREHENSIVE INSURANCE COVERS YOUR AUTO DAMAGE- IT DOESN'T MATTER IF IT IS THE NEIGHBORS TREE
- MAY NOT COVER TREE REMOVAL



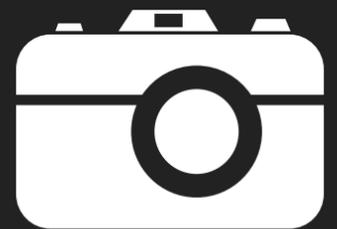
- YOUR HOMEOWNER'S INSURANCE COVERS YOUR DAMAGED PROPERTY- IT DOESN'T MATTER IF IT IS THE NEIGHBORS TREE
- TREE REMOVAL IS SUBJECT TO DEDUCTIBLE
- MAY NOT HAVE COVERAGE IF THE TREE FALL IS DUE TO NEGLECT



- IN THE STREET, THE CITY MAY TAKE RESPONSIBILITY
- ACROSS DRIVEWAYS OR HANDICAP RAMPS IS COVERED
- IF TREE IS IN YARD WITH NO PROPERTY DAMAGE - IT MAY NOT BE COVERED

TIPS FOR FILING A FALLEN TREE CLAIM

- ★ TAKE PHOTOS
- ★ PROVIDE DETAILS
- ★ BE PREPARED TO PAY YOUR DEDUCTIBLE



REVIEW YOUR HOME AND AUTO POLICY
AND REVIEW YOUR POLICIES WITH YOUR
LOCAL INSURANCE AGENT