

Ottiger Tree Service, LLC Tree Care Tips



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Volume 1, Issue 1

Trees and Insurance

As winter ice storms give way to spring and summer tornadoes, which give way to fall hurricane season, there's never a bad time to learn about limiting the financial losses caused by tree damage to your property. What's covered? What isn't? How can you minimize your losses?

"Many shade and ornamental trees are damaged throughout the year by windstorms, lightning or ice and snow accumulations," notes

Tchukki Andersen, staff arborist with the Tree Care Industry Association. "Damage usually consists of a few broken branches.

However, more severe damage – such as splitting or pulling apart of branch unions, removal of large areas of bark, twisting and splitting of the trunk, or even uprooting – pose possible dangers."

Homes or belongings damaged as a result of a fallen tree – whether

it is your tree or a neighbor's tree – are generally covered under your homeowners insurance policy. In some situations where the downed tree was on a neighbor's property, your insurance company may try to collect from a neighbor's insurance company if the tree was in poor health or not properly maintained. If the insurer is successful, you may be reimbursed for the deductible.

The cost to remove fallen trees may be covered if:

- the tree was uprooted due to windstorm or fell after a lightning strike;
- the tree damaged a structure such as a garage or shed; or
- the tree missed the house but blocks the driveway or handicap access ways.

Your trees, shrubs, plants or lawn are generally NOT covered from damage. Vehicles damaged by debris or fallen trees are covered

under the "other-than-collision" (also known as "comprehensive") portion of an auto insurance policy. This is optional coverage that protects insured vehicles in situations other than a collision or overturn. If the forecast indicates severe weather ahead, cars should be moved under cover to prevent damage from high winds or flying debris.



Our Mission:

We are dedicated to maintaining the balance between tree health, customer safety & satisfaction, and raising the standards of the arboriculture industry.

Membership Affiliations:

- St. Louis Arborist Association
www.stlouisarborists.com
- Tree Care Industry Association
www.tcia.org
- International Society of Arboriculture
www.isa-arbor.com

Tree care tips before the storm

A few tree species, including Chinese elm, silver maple, boxelder and various poplars, have brittle wood that is easily broken. These rapidly growing trees cause a considerable amount of damage to homes, cars, buildings and utility lines each year.

"Homeowners should be aware of tree strength and avoid planting them close to potential tar-

gets," advises Andersen. "If such trees are already growing in these locations, preventive pruning, bracing or cabling may help reduce storm damage. This is particularly true as the tree grows in size and the weight and surface of the leaf and branch area increases."

Over the years, growing trees will "catch" more wind and become heavier, so they are prone

to increased mechanical stresses, thus increasing the chances of failure. Larger trees will also affect an increased area should they or their larger limbs fall. This means that power lines, homes and other structures that might not have been threatened a few years ago might now be under threat by a tree that has grown.



This Month We Are Looking to Meet:

- Real Estate Agents
- Property Managers
- Insurance Agents
- Handyman Services
- Plumbers

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Taking Care of Trees for Over a Decade.



Ottiger Tree Service (OTS) offers tree/brush removal, pruning and deadwooding to the greater St. Louis area.

We are a first-generation, family-owned business, and proud of our reputation as a dependable and quality-oriented arbor care services company.

With ISA Certified Arborists on staff, we are staying up-to-date on the latest techniques and information because these professionals have passed extensive exams covering all aspects of tree care and have continuing education requirements to maintain certification and accreditation.

Hire OTS To Help Evaluate Your Trees and Ease Natural Disaster

Look at your trees for the following warning signs:

- Wires in contact with tree branches. Trees may become energized when they are contacted by electric wires.
- Dead or partially attached limbs hung up in the higher branches that could fall and cause damage or injury.
- Cracked stems and branch forks that could cause catastrophic failure of a tree section.
- Hollow or decayed areas on the trunk or main limbs, or mushrooms growing from the bark that indicate a decayed and weakened stem.
- Peeling bark or gaping wounds in the trunk also indicate structural weakness.
- Fallen or uprooted trees putting pressure on other trees beneath them.

- Tight, V-shaped forks, which are much more prone to failure than open U-shaped ones.
- Heaving soil at the tree base is a potential indicator of an unsound root system.

Insurance tips after the storm

Remember that a tree is a living thing, and its integrity and stability change over time, so don't assume that a tree that has survived 10 severe storms will necessarily survive an eleventh. After the storm:

- Closely inspect property and cars for damage.
- Photograph any damage.
- Secure property from further damage or theft. Save all receipts since many insurers will reimburse these expenses.

- Contact your insurance agent regarding coverage and damage assessment.
- Prior to filing an auto or homeowners claim, consider your deductible. If the repair is just over your deductible, it may not be worth filing.

The best advice is to hire a tree care professional with the experience, expertise and equipment to safely take down or prune damaged trees. Require proof of liability insurance and check to see if the cost of the work is covered by your insurance company.

Information provided by:
www.tcia.org



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