

## Tree Removal Guidelines

**Homeowners Policies:** We pay the cost to remove trees from covered property (dwelling, other structures, and personal property)

If a large branch breaks off the tree and hits covered property we pay to have the branch removed, however the remaining part of the standing tree would not be covered

We do not pay for stump grinding

Form 1,2,3 – We do not pay for trees that fall in the yard. If the tree falls across a sidewalk or driveway there is a \$500 limit to have the tree(s) removed – the deductible is applied to the total removal amount – \$500 limit regardless of the # of trees

Form 1, 2, 3 – If the tree is struck by lightning, there is up to \$500 for removal – the deductible is applied to the total removal amount

Form 5 – LM-99 offers \$1000 to remove a fallen tree from the yard if it is caused by a covered loss, i.e. wind, lightning, fire, etc. – \$1000 limit regardless of the # of trees

**FL Policies:** We pay to have the tree taken off of a covered property, which is only the dwelling or other structures. After the tree is removed from the structures there is a limit of an additional \$500 for the remaining cleanup.

LM-90 gives an additional \$1,500 for debris cleanup after the tree is removed from the structure.

**Farmowners Policies:** For all FO policies, we pay to have the tree dropped off the house or other insured structures, equipment, and personal property. After the tree is removed from the structures there is a limit of an additional \$500 for the remaining cleanup.

**DEDUCTIBLE APPLIES TO TREE REMOVAL**