

Storm-Damaged Trees & Insurance: Quick Reference Guide

For NYC homeowners in Brooklyn, Queens, Staten Island, and the Bronx

What Your Homeowners Policy Covers

- CHECK** Tree falls due to storm (wind, lightning, ice) AND hits insured structure
- CHECK** Structural repairs to your home, garage, fence, shed
- CHECK** Tree removal when it hit an insured structure
- CHECK** Inferior damage caused by breach (water, debris)
- CHECK** Tree blocking driveway -- check your policy for this clause

What Is Usually NOT Covered

- X** Dead or diseased tree you knew about (negligence exclusion)
- X** Tree falls but misses all structures -- no removal coverage
- X** Flood or earthquake damage (needs separate policy)
- X** Root damage to foundation or plumbing (progressive, not sudden)
- X** Replacing trees after removal

After the Storm: Action Checklist

1. Ensure everyone is safe -- evacuate if structure is compromised
2. Photograph and video everything BEFORE any cleanup or removal
3. Cover breach in roof/walls immediately to prevent water damage
4. Call your insurer -- ask if adjuster needs to inspect before removal
5. Get a written tree condition assessment from a professional
6. Keep itemized receipts for all emergency services
7. Do NOT dispose of tree before adjuster visits (if required)

Typical NYC Tree Removal Costs vs. Insurance Limits

Most homeowners policies cap tree removal at \$500 to \$1,000 per tree. Actual NYC costs run \$2,000 to \$6,500+ for large trees in tight urban settings. Budget for the gap.

Have a tree you are worried about? Get a written assessment before the next storm.

Call Dragonetti Tree Removal | dragonettitreeremoval.com/request-a-quote/