

What Happens If My Neighbor's Tree Falls in My Yard?



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Trees can be tricky, but for the most part homeowners are responsible for what falls into their own yard. So if your neighbor's tree falls in your yard, your homeowners insurance would typically help cover the cost of removing the tree and remedying the damage it caused, after your deductible.

The same is true in reverse: If a tree on your property falls in your neighbor's yard, your neighbor should file a claim with his or her insurance company.

In most cases, neighbors are able to work things out without too much trouble. If there's ever an issue, you can rely on your claims adjuster to help straighten everything out.

The claims process

If a tree falls on your house, make sure to take some photos. Then call your claims adjuster, who will evaluate the damage and explain how your homeowners coverage comes into play. It's recommended that you call your claims adjuster *before* you contract to have the tree removed.

Sometimes trees fall on cars. If it's not safe or possible to remove the tree from the car yourself, you should call a professional to remove it. (Again, talk to a claims adjuster first and take a few photos of the fallen tree on your car.) Depending on the damage, both your homeowners and the optional comprehensive coverage you may have under your auto policy could provide coverage for the loss.

Preventing tree damage

Preventive measures matter when it comes to trees. Start by looking for signs of distress such as dead limbs, cracks in the trunk or major limbs, leaning to one side and branches that are close to a house or power line. Mushroom growth on the roots or bark can also signal trouble.

"A homeowner should be concerned about the health of their trees," says Gary Sullivan, vice president of Property and Subrogation Claims at ERIE. "The best thing to do is to regularly have large trees trimmed." (The Tree Care Industry Association lists [accredited tree care professionals](#).)