ARBORISTS — GUIDE

Storm tree damage and insurance

Keep clear of hazards, record damage safely and ask your insurer what the policy covers.

Updated November 10, 2026

Keep people away from the damaged tree. If branches touch or approach wires, contact the utility. Do not climb, cut or move a tree to inspect electrical damage. Oregon OSHA's tree service guidance describes electrical inspection and utility involvement as part of professional tree work. Oregon OSHA, Landscaping Contractors and Tree and Shrub Services, September 2022; fetched 2026-11-10.

Record what happened safely

From a safe place, note the date, address, damaged structures and the part of the tree that failed. Take photos only where access is safe. Keep earlier tree reports and maintenance records. Ask the insurer what evidence it needs before removal. Do not enter an unsafe building or approach a hanging branch for a better photo.

NerdWallet's US insurance guide recommends documenting damage, contacting the insurer and keeping removal receipts. Cassidy Horton, Does Homeowners Insurance Cover Tree Removal?, updated June 9, 2026; fetched 2026-11-10.

Ask what is covered

The NerdWallet guide says US home insurance typically covers removal when a tree falls because of a covered event and damages insured property. It distinguishes that from a tree that falls in a yard without hitting covered property. It also says preventive removal is normally outside cover. These are the publisher's US summaries, not an interpretation of your policy. The policy wording, cause, exclusions and limits matter.

Ask your insurer:

- Is the cause covered under this policy?
- Does the damaged structure fall within the cover?
- Which removal and access costs can be considered?
- What deductible and limits apply?
- What can be done now, and what needs approval?
- What evidence and invoices should I retain?

Write down the answer and the claim reference. In Canada and the UK, ask the insurer for the relevant policy wording. Do not carry a US summary into another market as a coverage promise. Ask about responsibility for a neighbour's tree instead of deciding liability from the trunk location alone.

Book the right urgent work

Explain the immediate hazard when you call the tree company. Ask for a written emergency scope that separates making the site safe from later removal, stump work and repair. Record the quoted currency, included work and exclusions. Ask who will speak to the utility and local tree authority.

Storm damage does not establish an automatic permit exemption. Portland and Austin provide specific emergency or hazardous-tree routes on their official pages. Confirm the applicable route with the authority. Portland, Do I Need a Tree Permit?, fetched 2026-11-10; Austin, City Arborist, fetched 2026-11-10.

Keep a closeout file

Keep photos, the scope, authority correspondence, receipts and the insurer's written decisions. Ask the arborist whether retained trees need another assessment after the immediate work. Separate a follow-up recommendation from a promise that another failure cannot occur. This guide is not an insurance decision or a safety inspection.

Frequently asked questions

Will insurance pay for any fallen tree?

No blanket promise applies. Ask the insurer about the cause, damaged property, deductible, limits and exclusions in your policy.