

Reducing tree damage

How to avoid residential disasters



Falling trees and limbs cause millions in damage each year, wreaking havoc on homes and cars and downing power lines. Windstorms, such as hurricanes, are a leading cause of such destruction. The Insurance Institute for Business & Home Safety (IBHS) offers the following tips to help prevent damage and clean up after a storm.

Regularly examine trees

It's important to regularly examine trees and check for damage or other trouble signs. Good pruning can prevent many problems, but over-pruning can significantly weaken a tree.

Potential problems are easy to spot

- Cracks in the trunk or major limbs
- Hollow and decayed trees
- Trees that look one-sided or lean significantly
- Limbs in contact with power lines
- Crossing branches that rub or interfere with one another

Tips

- Check local tree regulations prior to pruning or tree removal.
- Avoid pruning branches flush to the trunk. Doing so removes not only the limb but some of the trunk wood, opening the plant to possible decay or insect damage.
- It's also important to care for storm-damaged trees.
- For guidance regarding native species and tree care in your area, contact a local agricultural professional or cooperative extension office.

Claims process

Contact us directly through our toll free number, 800-766-1853 or go to [StateAuto.com](https://www.StateAuto.com) and select the Submit a Claim link. A claim can be submitted 24/7, 365 days a year.

Reducing tree damage is important to your safety and your property.

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