**August send plan**

**Insurance campaign**

**Subject line: Are fallen trees your responsibility?**

**Preview line: Stay prepared and protect yourself with the right insurance**

When a tree falls, it can lead to significant disruption and distress, but who’s responsible for it? If a tree falls on your own land, then it is your responsibility. Trees usually fall due to high winds, disease, or if they are dead. So, as a landowner, it's your responsibility to keep any trees standing on your property healthy.

**How can you prevent trees from falling and causing damage?**

To prevent your trees from falling and causing disruption or harm, you should maintain regular checks for disease or damage. This can be achieved by engaging a tree surgeon who can survey your trees and provide evidence that the trees on your property are healthy. Your trees should be surveyed a minimum of once every two years.

**What happens when a tree falls from your property?**

If you fail to perform regular inspections on your trees and one falls, damaging property or injuring someone, the owner of the tree is responsible for the costs of its removal and any damage caused. The court and insurance view this as a case of negligence.

If a fallen tree occurs during bad weather due to a storm or high winds, usually the costs of the removal and any damage can be covered through insurance. Always know your insurance policy and what expectations you must meet for it to stay valid.

**Curious if fallen trees impact your insurance? Contact us today for more information**