

Report any property damage to your insurance agent or company representative immediately after a severe weather event or other natural disaster and make temporary repairs to prevent further damage. For information about filing an insurance claim after a natural disaster, contact your insurance agent or insurance company.



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REDUCING TREE DAMAGE

RESIDENTIAL



Falling trees and limbs cause millions of dollars in damage each year damaging homes and cars and downing power lines.

Windstorms, such as hurricanes, are a leading cause of such damage and injury.

Homeowners represent the first line of defense, but often neglect taking their surroundings into consideration when trying to protect or prepare their property from storms.

The Institute for Business & Home Safety (IBHS) developed several ways to help prevent damage before a storm strikes and how to clean up the aftermath. It is 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.

Some trees are more prone to storm damage than others. A shallow-rooted tree growing in soft soil, for instance can easily topple onto a house with the assistance of strong enough winds. The roots will pull right out of the ground.

Some trees are also notorious for aggressively sending out roots that can damage the foundation of a house, buckle sidewalks or plug up septic systems, forcing homeowners to spend thousands of dollars for repairs.

Some potential problems are easy to spot. These include:

- Cracks in the trunk or major limbs.
- Hollow and decayed trees.
- Trees that look one-sided or lean significantly.
- Branches hanging over the house near the roof.
- Limbs in contact with power lines.
- Mushrooms growing from the bark, indicating a decayed or weakened stem.
- V-shaped forks rather than U-shaped ones. V-shaped are more likely to split.
- Crossing branches that rub or interfere with one other.

Good pruning can prevent many problems. Prompt removal of diseased, damaged or dead plant parts helps limit the spread of harmful insects and disease, as well as reduce the possibility of future storm damage.

Experts offer these pruning 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.
- Begin by making a cut partway through the bottom of any limb to be trimmed, a few inches from the trunk. Then cut through the limb just above the first cut. This ensures that when the limb falls, it will not tear off a long strip of bark on the way down.
- Finish by cutting off the few inches sticking out from

the trunk. Be sure to leave the “branch collar,” the swollen area of trunk tissue that forms around the base of a branch. Leaving the branch collar protects the main trunk from damage.

It is just as important to care for storm damaged trees. IBHS recommends taking the following steps:

- Plan ahead before deciding what to do with fallen trees.
- In general, it is best to reset only smaller trees, since large trees will be weakened and may fall again.
- Decide what to do with tree stumps.
 - If you are going to leave them, cut them off flush with the ground.
 - If you plan to remove them, leave four feet of stump standing.
 - Removal will be cheaper and easier if stumps can be pulled out instead of dug out.
- Cut off broken or torn limbs to avoid unnecessary bark stripping.
 - When straightened, uprooted trees will require bracing for a long time.
 - Before you reset a tree, cut, smooth and paint all jagged and irregular root breaks.
 - Water the tree well and fertilize.
 - Do not remove guy wires or braces for two years.
 - After repairing trees, continue to care for them. Check soil moisture regularly.
- Prune a damaged tree just enough to balance the loss of roots.
- Cut out broken, diseased and malformed branches to give the tree a desirable shape.

For guidance regarding native species and tree care in your area, IBHS recommends contacting a local agricultural professional or cooperative extension office.