



Don't Get Stuck Paying for Costly Storm Clean-Ups

Following a damaging fire, thunderstorm, ice storm or other disaster, one your first concerns will be the structural damage your home has suffered and how to repair and restore it back to its original condition. In most cases, your homeowner's insurance policy will pay for the labor and materials to repair your home. But what about the mess? You may have anything from destroyed appliances to soaking wet furniture that must be cleaned up and disposed of. The good news is that your insurance policy may also pay for the expensive clean up and disposal process.

A typical insurance policy will cover a reasonable expense for you to remove the debris from your property, but the damage must be caused by one of the causes of loss that your insurance policy insures against.

The cost of debris removal is included in the insurance amount covering your home, but if the amount of home damage and debris removal exceeds what your policy will pay, most policies will usually provide an additional amount for you to remove the debris.

A typical policy will also cover the cost to remove fallen trees on your property. The amount is usually up to \$1,000 for multiple fallen trees and up to \$500 for a single fallen tree. However, the coverage only applies with certain circumstances. Removal of fallen trees owned by you, the policy holder, are usually covered if they fell as a result of a windstorm; the weight of snow, sleet, or ice; or a hail storm. Removal of a neighbor's tree that has fallen on your property is usually covered if it fell from fire; wind and hailstorms, vandalism; the weight of snow sleet or ice. The fallen tree must have damaged a structure that is already covered by your policy, such as your home, garage or a fence, for the coverage to pay for the removal. There are a few limited exceptions to this rule, such as if the fallen tree is blocking the driveway to the home or a handicapped person's access to the residence. Otherwise, a fallen tree on your property will be your financial responsibility to remove.

Homeowner's policies can vary from insurer to insurer. Be sure to review your policy carefully to make certain you have the extent and amount of coverage you need. Don't forget to confirm that you have enough insurance to cover both repairs and removal.

Your insurance agent should be able to explain thoroughly to you all provisions of your policy. If your agent can't explain your policy to your understanding then it might be time to look elsewhere for coverage.