



KANSAS INSURANCE DEPARTMENT

Vicki Schmidt, Commissioner

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Preventing an arbor from becoming a financial anchor

Topeka, Kan. - Arbor Day may have you planting like Johnny Appleseed, but you might want to consider chopping like Paul Bunyan. As the spring season rumbles in, Kansas weather can often leave destructive trails of broken limbs and uprooted trees. When it comes to your property, trees and homeowner's insurance, there are several factors the Kansas Insurance Department would like to highlight before stormy weather blows through.

1. **A dead tree can become costly deadweight** – Whether it is a city official, the homeowners association or a neighbor, if a property owner has been put on notice about a dead tree or limb located on their land, their financial and legal responsibility for damage caused by that tree can significantly increase. Good property maintenance, like removing dead trees and branches, can help homeowners avoid precarious and costly situations following storms.
2. **Your house, their tree, whose insurance?** – It does not matter whose tree causes damage to a home, if a structure is damaged by a fallen tree or branch, the insurance policy covering the damaged property will likely be used to help cover the cost. Because financial responsibility can get murky when it comes to “neglected” dead or compromised trees and limbs, open dialogue with neighbors and, in some cases, written and dated communication about the vitality of surrounding trees can be a wise practice.
3. **Small claims can cause long-term pains** – If a branch, downed by severe weather, causes a few hundred dollars in damage to a fence, it is prudent to talk to your agent about the long-term effects of submitting a claim. Repeated small claims can trigger an increase in your premium that may outweigh the cost of repairing the damage yourself.

“Insurance can be complicated and filing a claim is not always a straightforward process,” said Insurance Commissioner Vicki Schmidt. “The Department is here to help you with the steps to take before and after a storm, so you are not caught off guard.”

To find more information on what insurance coverage is right for you, what steps you can take to protect yourself before and after a storm, or for assistance with your insurance related questions please visit insurance.kansas.gov.

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