Creak! Crackle! Pop! Does insurance cover fallen tree branches?

Texas Department of Insurance

Are you hearing unexpected cracking sounds from outside?

Texas tree branches have been crashing under the weight of ice.

If one falls on your house or car, use these tips:

- Take photos of the damage before you move the tree, make repairs, or take other steps to prevent more damage.
- Make temporary repairs to prevent more damage, and contact your agent or insurance company as soon as possible.
- Save your receipts for reimbursement. Your homeowner policy should cover materials and labor used to make repairs.

FAQ about trees that fell in your yard

A tree fell on my house and damaged my roof. Will my homeowners pay for repairs?

Many policies pay for damages from falling objects, like trees. Call your agent or company to ask if your policy will pay.

A tree fell in my yard. Will my homeowners policy pay for tree removal?

Many policies provide some coverage to remove trees or limbs that fell due to storm damage and damage your house or block your driveway. Trees and limbs falling in your yard usually aren't covered. Call your agent or company to ask if your policy will pay.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.
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My neighbor's tree fell on my house. Will my neighbor´s homeowners policy pay for the damage and tree removal?

Probably not, unless your neighbor was at fault. Your neighbor isn't responsible for acts of nature. If your neighbor's policy doesn't pay, you can file a claim under your own policy.

A tree fell on my car. Will my auto insurance pay for the damage to my car?

Your auto policy will pay for damages if you have comprehensive coverage.

If the tree was your neighbor's, their homeowners insurance might pay if your neighbor is somehow at fault. If not, their policy likely won't pay because your neighbor isn't responsible for an act of nature.

Other questions? Call our Help Line at 800-252-3439.

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