

THE NEW CANCELLATIONS: HOMEOWNER INSURANCE AND TREES

KAY EVANOVICH, CITY ARBORIST

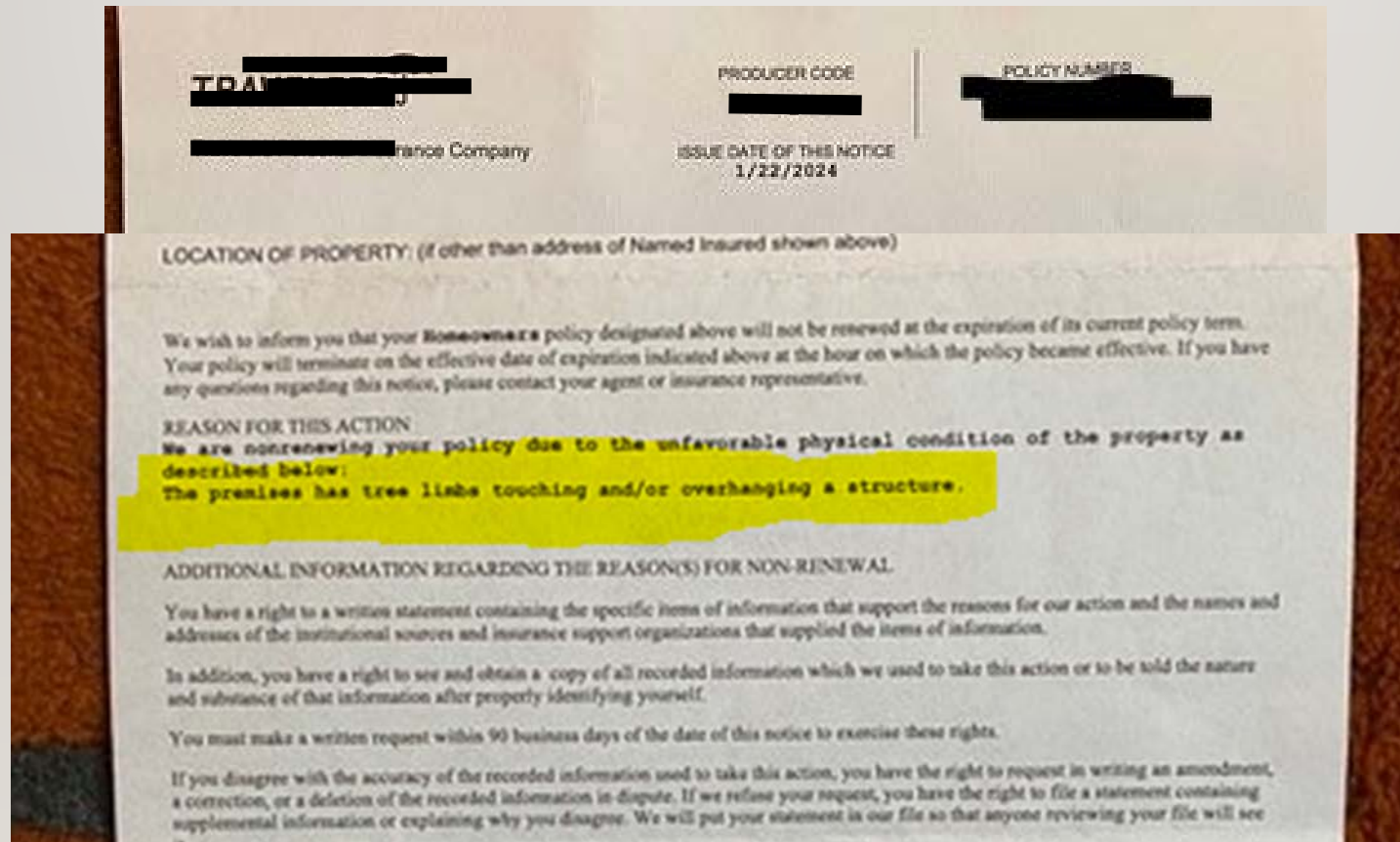
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SO-4155A, TRAQ, WRRQ



How it all started.

One of our homeowners received a letter from their Insurance company



THE HOMEOWNER ASKED IF THEY COULD JUST PRUNE THE LIMBS, THE INSURANCE COMPANY SAID “YES”.

- The homeowner contacted their arborist
- The arborist said pruning all the limbs away from the house would unbalance the crown and create an unsafe condition.
- The homeowner told that to the insurance company who said then cut down the tree.
- The homeowner reached out to the City; we drafted a letter for them to send to the insurance company
- The Insurance company still said No,
- The homeowner loves that tree and said “then cancel me and I will get another insurer”



THIS IS THE HEALTHY TREE AND LIMBS



IT'S HAPPENING ALL OVER THE COUNTRY

Homeowners being cancelled due to overhanging trees

Hello - I'm in northern NJ and received a letter stating our homeowners would be cancelled in about two months due to trees overhanging our roof. We do have some huge oak trees around the house but they've been there since we bought the house 15 years ago and it's not like they've drastically changed. We have never filed a claim on our insurance. We did have the roof and gutters replaced about 2 years ago as they were old and needed replacement.

I'm curious about a few things:

1. Do insurance companies assess trees by Google Maps satellite view, drones, drive-by observation, etc? Not important, just curious.
2. The letter says it won't be cancelled if we can show proof of the trees being cleared...but they didn't share which trees were the problem. Is it worth asking or fighting with them over it? I'd hate to get some trees taken out or trimmed only for them to come back and say that it isn't enough.
3. My wife and I talked about shopping around for other insurance...but I'm guessing that other places would say the same thing. Do insurance companies share info on homes?

I appreciate any and all info!



██████████ • 5 mo. ago

Chances are good that this was triggered by your insurance changing to a different Analytic company or tool that supplies them with satellite images. Roof claims have gotten out of hand and companies need to find ways to mitigate their exposure. Sounds like your company is trying to get rid of anyone who has branch overhang. You might be able to switch, but that is very likely a short term solution.

If it were me, I would work to get the overhang addressed, but I would also shop around.

↑ 1 ↓ Reply Share ...



██████████ • 5 mo. ago

Is it worth fighting them on it? No it isn't, they'll win and you'll end up changing insurance.

Call and ask how far back you need trim the overhanging branches and call someone to do the trimming or change insurance companies and risk the new company doing the same as the current. This is common in homeowners insurance.

↑ 1 ↓ Reply Share ...



misskey_tommymer • 5 mo. ago

Go outside and look straight up towards gutters. this will tell you which branches overhang. could've been a bad angle on the image they used. source: married to an independent agent in a heavily treed area, happens often.

↑ 1 ↓ Reply Share ...



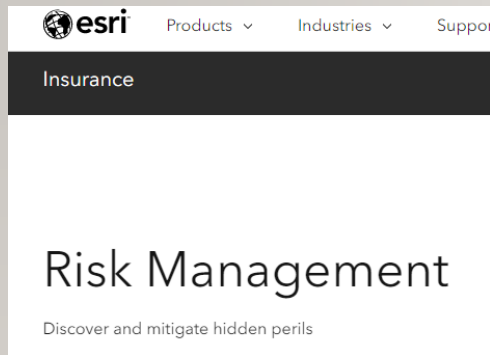
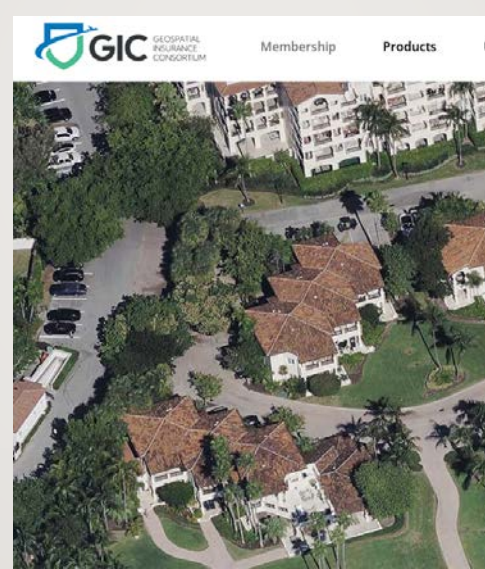
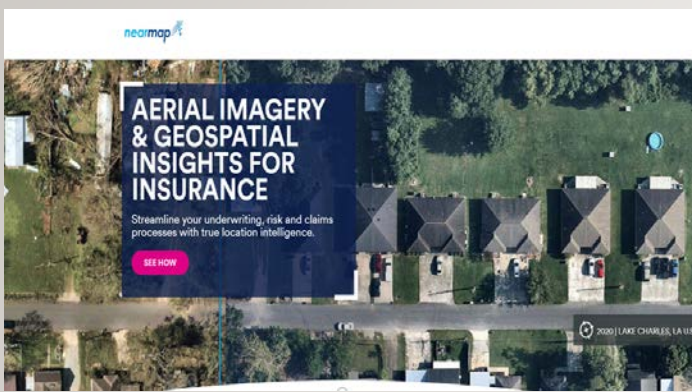
██████████ • 5 mo. ago

I went through the same thing. I hired an ISA certified arborist to determine which trees needed trimming and got it done. The extra certification meant a lot. I took photos and a video then submitted them to my agent.

She said the photo wouldn't have sufficed. The video was from below my home, in between the house and the trees, showing no limbs near the house. It saved the policy.

I have to admit, I hired a very good arborist. I also submitted his certification and the receipt for the work done.

↑ 1 ↓ Reply Share ...



HOW IT WORKS: COMPANIES USE AI AND DRONE IMAGES TO ASSESS PROPERTY RISKS

Companies like:

- Nearmap
- Geospatial Insurance Consortium
- Esri

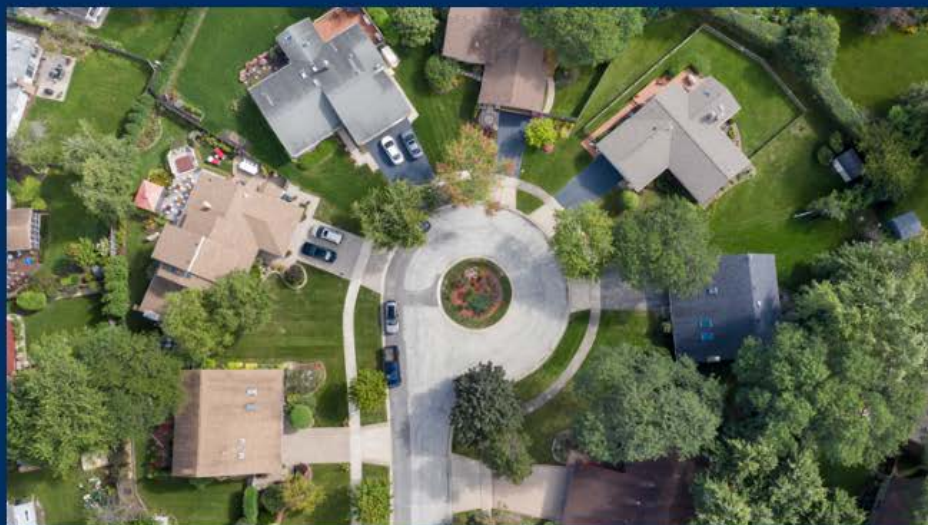
AI attributes to quickly identify key features such as swimming pools, solar panels, **tree overhang**, and more.

Frequent, high-resolution imagery, **combined with AI-powered insights and workflow tools, empower insurers to reduce costly physical inspections** by allocating them to only high-risk properties.

View an entire geographic area easily and remotely **without ever setting foot on the ground.** Take into consideration the risk factors for a specific area when viewing neighborhoods or city centers.

The information is used to help Insurance Underwriters

Well, insights from our data help those in quoting, underwriting, claims management, [post-catastrophe management](#), risk modeling and pricing. Essentially, the data Nearmap offers has application across the whole lifecycle.

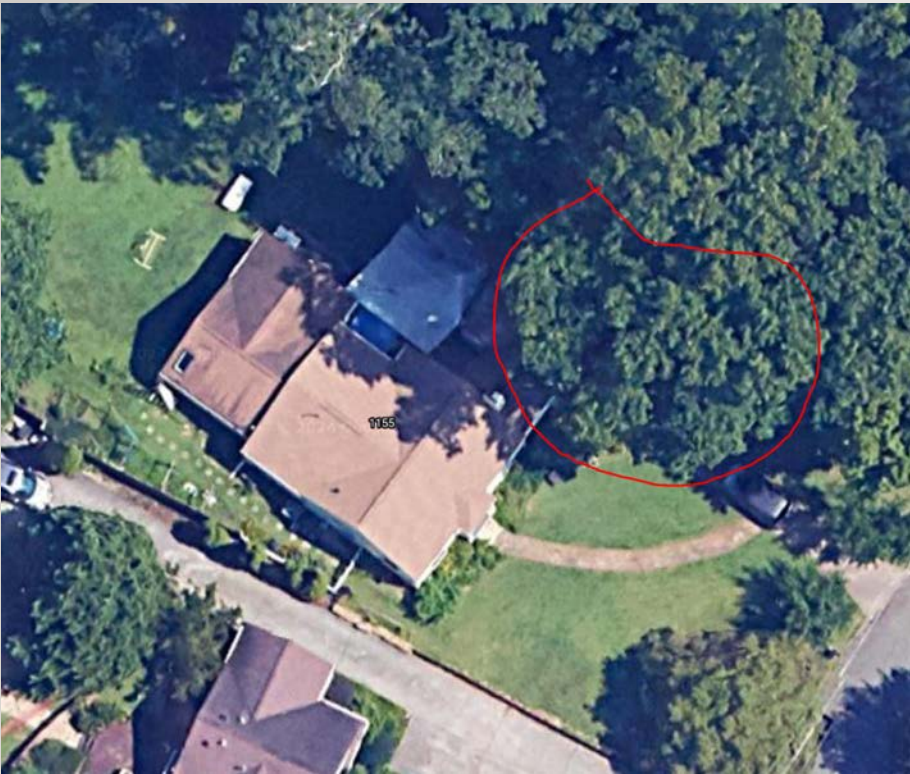


Enrich underwriting with Verisk's aerial imagery derived analytics

Any property may pose unique risks to insurers. With high-resolution aerial imagery, captured by Vexcel and augmented with analytics by Verisk, the view from above can help reveal those risks and help bring application data to life. Nearby trees raise potential for damage and surrounding vegetation may increase wildfire risk, while a pool and a trampoline increase liability exposure.

[Download the brochure](#)

ANYWHERE GIS IMAGE SHOWS TREE LIMBS OVER ROOFS



MOST MUNICIPALITIES AND COUNTY'S HAVE TREE PROTECTION ORDINANCES IN PLACE IN GEORGIA

CITIES

- Atlanta
- Decatur
- Brookhaven
- Sandy Springs
- Roswell
- Canton
- Norcross
- Macon
- Savannah

COUNTIES

- Athens-Clark County
- Cobb
- Dawson
- DeKalb
- Douglas
- Fayette
- Forsyth
- Fulton
- Gwinnett

FORESTS, RESOURCES, COMMUNITIES. [SIGN IN](#) | [DONATE](#) | [CONTACT](#) | [KEYWORD SEARCH](#)

ABOUT MEMBERSHIP EVENTS CERTIFICATION & EDUCATION **COMMUNITY** ADVOCACY & OUTREACH PUBLICATIONS

#FORESTPROUD U.S. CAPITOL CHRISTMAS TREE CAREERS DONATE SHOP SAF

Home » Community » Directories » Certification Directory

Leverage the power of LiDAR to ID your Forest Management needs. [treeid](#) » [forestid](#) » [fuelid](#) **FORSITE**

FIND A CERTIFIED PROFESSIONAL

Last Name

First Name

City

State Province Equals (Any)

Country Equals (Any)

Please enter your search criteria to view results

COMMUNITY

DIRECTORIES

- MEMBER DIRECTORY
- LEADERSHIP DIRECTORY
- CERTIFICATION DIRECTORY

FIND A STATE SOCIETY

FIND A DISTRICT CHAPTER

JOIN A COMMUNITY OF INTEREST

JOIN A COMMITTEE

SAF CERTIFIED

Why has a certified professional?

TREES ARE GOOD
www.treesaregood.org

Home » [Find an Arborist](#)

Tree Owner Information Educational Activities Find an Arborist Get Involved Newsroom Shop

Home » [Find an Arborist](#)

Arborist Search

Find an Arborist

The [Find an Arborist tool](#) can help you locate an arborist in your area.

Verify a Credential

The [Verify a Credential tool](#) enables you to confirm whether an arborist has an ISA credential.

GEORGIA FORESTRY COMMISSION

FOREST MANAGEMENT & CONSERVATION FIRE PREVENTION & SUPPRESSION FOREST INDUSTRY URBAN & COMMUNITY FORESTRY LEARN & EXPLORE

Georgia's urban forests work as hard as we do.

Learn about all the ways trees benefit your community and home!

Trees in busy downtowns, parks, greenspaces, and neighborhoods are known as urban and community forests. Urban forests need specialized care and maintenance.

Healthy community and urban forests are integral to the lives of all Georgians. The Georgia Forestry Commission's urban and community foresters help protect and promote Georgia's urban forests by:

- Providing technical assistance to cities, counties, elementary schools, college campuses, homeowners and nonprofit

HOMEOWNER HELP

Plan for storms, ask questions of an arborist and explore our database of certified tree professionals. Please see our [Tree Care Manual](#) for more information.

- Care For Your Trees
- Certified Tree Professionals
- Ask The Arborist
- Managing Tornado / Storm Damaged Trees

COMMUNITY HELP

Explore of GFC can help your community protect its urban canopy. Please see our [Community Tree Planning and Establishment Guidelines](#) for more information.

- Care For Your Community's Trees
- Community Forestry Assistance
- Community Tree Advocacy
- Storm Mitigation Planning

WHAT CAN WE DO ABOUT IT AS REGULATORS?

Provide Homeowners a list of Registered Foresters or Certified Arborists that can write an assessment report on the trees condition and allowable corrective pruning and mitigation options

Draft letters for the homeowners listing the potential ordinance violation if the tree is removed or improperly pruned the homeowner can send that to the insurance company

Permits, Inspections, & Development
2635 Talley Street
Decatur, Georgia 30030
678-553-6526
Fax 404-378-5054

City of Decatur

Date: / / 20__

Dear Homeowner,

In answer to your query please be advised that the property at _____ Decatur, GA 30030 in the incorporated City of Decatur, could violate the City Unified Development Ordinance if a healthy tree is removed or pruned improperly.

Article 9. Environmental Protection of the Unified Development Ordinance of the City of Decatur.
Sec. 9.1. Tree Conservation Ordinance

9.1.2 Applicability and Exemptions

A. This Section applies to any and all real property within the City limits, including all public and private property and all zoning districts.

B. This Section shall apply to all protected trees as defined herein.

C. No protected tree shall be removed, destroyed, or disturbed without the written consent of the City Arborist in the form of an approved Tree Conservation Plan or Tree Removal Permit.

2) Tree Removal Permit

a. A Tree Removal Permit is required for any removal or disturbance of a protected tree located on all public and private properties for which a Building Permit or Land Disturbance Permit is not required. Such tree shall be untreatably diseased, dead or at moderate or higher risk of failure with a target present and such risk cannot otherwise be mitigated to an acceptable level as determined by the property owner or to have a high to extreme risk of failure that cannot otherwise be mitigated.

Administrative Standards

Section X. Tree Maintenance
Protected trees shall be maintained in a healthy and structurally sound condition by the owner. At a minimum, conserved trees shall be pruned to maintain public health and safety. After the establishment period, ongoing maintenance that includes mulching, clearance, structural and deadwood pruning, inspections and pest management as necessary is recommended to keep trees healthy and structurally sound. Actions contrary to standards and best management practices that result in damage to trees is prohibited.

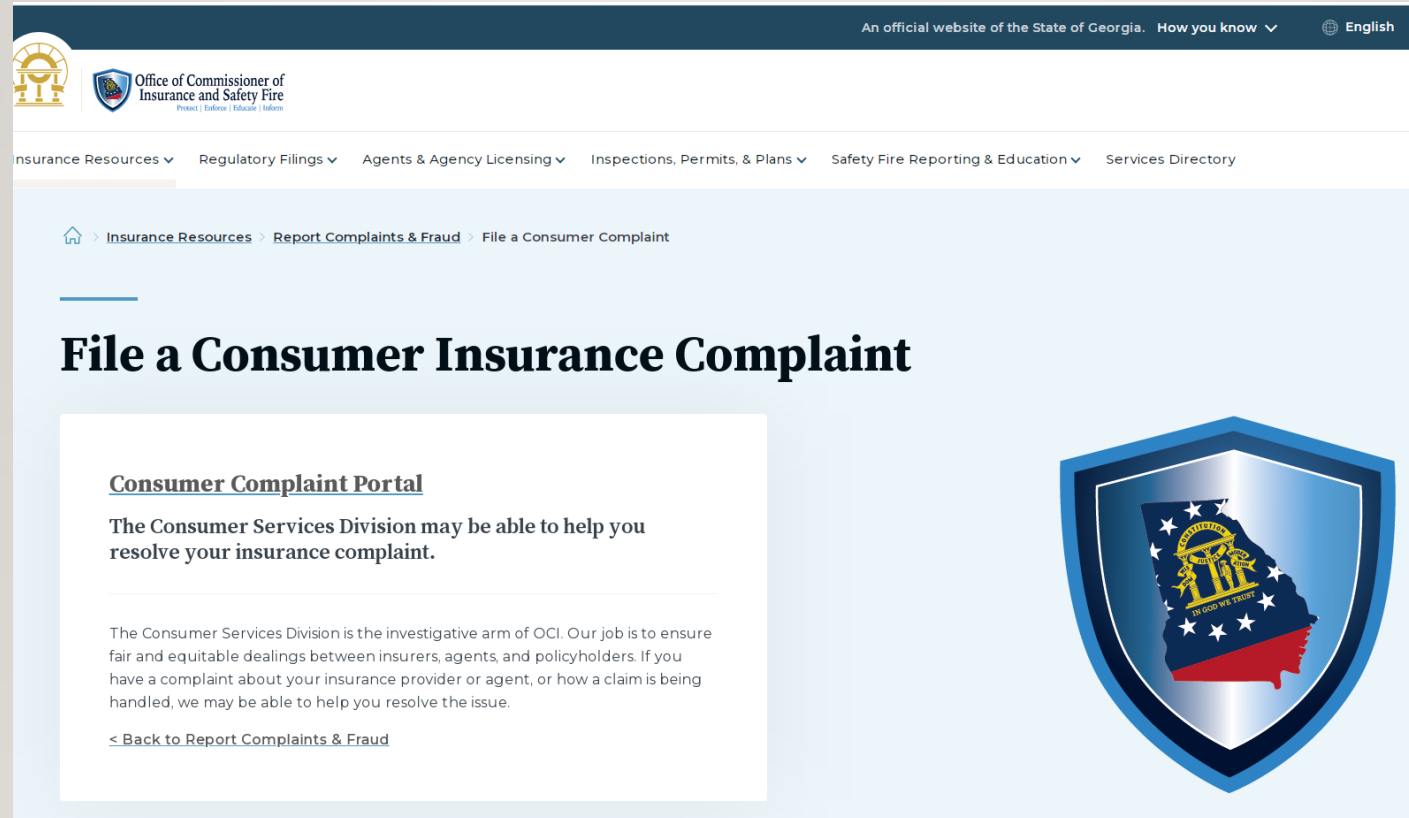
Section X. b. Tree Pruning:
The removal of live branches and foliage from a mature tree shall be limited to that required to ensure tree health and safety. No more than one-fourth of a mature tree's foliage and no more than one-third of a young tree's foliage shall be removed in any one growing season. Climbing spikes shall not be used in a tree pruning operation.

Our objective is always to encourage voluntary compliance with our City Ordinances. However, you are hereby made aware that violations of City Ordinances are considered serious and can be punishable by fines not to exceed \$1,000 or by imprisonment not exceeding six months, or by a combination of such punishments. Each day any violation of any provision of this Ordinance shall constitute a separate offense. Each protected tree removed without permit or improperly maintained can also constitute a separate offense.

If you have any questions concerning the trees, please call me during business hours at #770-686-6279

Sincerely,

CONTACT THE GEORGIA INSURANCE COMMISSIONERS OFFICE



An official website of the State of Georgia. How you know English

Office of Commissioner of Insurance and Safety Fire
Protect | Educate | Enforce

Insurance Resources Regulatory Filings Agents & Agency Licensing Inspections, Permits, & Plans Safety Fire Reporting & Education Services Directory

[Home](#) > [Insurance Resources](#) > [Report Complaints & Fraud](#) > [File a Consumer Complaint](#)


File a Consumer Insurance Complaint

Consumer Complaint Portal

The Consumer Services Division may be able to help you resolve your insurance complaint.

The Consumer Services Division is the investigative arm of OCI. Our job is to ensure fair and equitable dealings between insurers, agents, and policyholders. If you have a complaint about your insurance provider or agent, or how a claim is being handled, we may be able to help you resolve the issue.

[< Back to Report Complaints & Fraud](#)



WHAT CAN HOMEOWNERS DO IF THEY ARE DROPPED?

- Have them ask the insurer to reconsider its decision, depending on the reason it gave and whether that is something that can be remedied. If the insurer canceled the policy for reasons relating to the condition of the property, for example, they may have to address that problem in any case before any other insurer will take them on.
- Shop around for a new policy. While they will want to act quickly to ensure that there are no gaps in coverage, tell them to take the time to compare quotes from multiple insurers, as prices and coverage limits may vary widely.
- If they can't get coverage then obtain a **FAIR Plan**, which stands for **Fair Access to Insurance Requirements**, it is a program that allows high-risk homeowners to purchase home insurance. People who get insurance through a FAIR Plan are typically not eligible for coverage through the standard home insurance market because their home is in a high-risk area, or they have other red flags that concern insurers. Only available in 33 States and Washington D.C.

STATES THAT OFFER FAIR PLAN INSURANCE

- Alabama
- California
- Connecticut
- Delaware
- Florida
- Georgia <https://homeinsurancealternatives.com/fair-plan-insurance-georgia/>
- Hawaii
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- New Jersey
- New Mexico
- New York
- North Carolina
- Ohio

HIGH-RISK HOMES AND FAIR PLANS

- A FAIR Plan, which stands for Fair Access to Insurance Requirements, is a program that allows high-risk homeowners to purchase home insurance. People who get insurance through a FAIR Plan are typically not eligible for coverage through the standard home insurance market because their home is in a high-risk area, or they have other red flags that concern insurers.
- FAIR Plans are state-run programs that are subsidized by private insurance companies. A FAIR Plan is slightly different from a typical home insurance company because it is a shared market plan. Rather than getting coverage from a single insurance company, several insurance companies cover your property in a FAIR Plan, limiting the amount of risk that one company assumes. If you have to file a claim, every participating company pays for a portion of your loss.
- <https://homeinsurancealternatives.com/fair-plan-insurance-georgia/>

WHAT IF YOU HAVE A MORTGAGE AND CAN'T GET NEW COVERAGE AND YOUR STATE HAS NO FAIR PROGRAM?

- Because the home serves as collateral for a mortgage, most mortgage lenders will require you to have adequate homeowners' insurance in place to protect themselves. If your insurance policy is canceled and you no longer have coverage, your mortgage lender will ask you to purchase new coverage.

If you fail to do so, or if you obtain a new policy that doesn't meet the lender's requirements, the lender has a right to buy a policy for you and charge you for the premiums—what's known as a force-placed, or lender-placed, insurance policy. While such a policy will meet the lender's requirements, it is likely to cost you more than if you were to purchase a policy yourself. In fact, according to the Consumer Financial Protection Bureau, it might cost you twice as much.

Federal law requires that mortgage lenders send borrowers a written notice at least 45 days before charging them for force-placed insurance. "§ 1024.37 Force-Placed Insurance."

- If your lender does buy insurance on your behalf, you can request that the lender cancel it if you obtain your own coverage.



QUESTIONS? LET'S DISCUSS!

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770-686-6279

