



If a tree falls on my property but no damage occurs, can I claim?

Following recent storms, we have received many calls from clients wanting to know if storm damage to their property is covered by their strata insurance policy. Many of these queries relate to fallen trees.

Strata insurance policies are designed to provide cover in the event that a tree is blown over during a storm and causes damage to your property. This typically extends to include the removal of the tree that caused the damage.

However, in some instances, trees have been blown over by wind without causing damage to property. Even if there is no consequential damage, you will find that most policies include cover for the removal of fallen trees and/or other landscaping costs. The extent of cover/sub-limits does vary with each insurer, so please check your policy or contact your broker.

If a tree is in danger of falling, or there are limbs hanging precariously, a policy will be unlikely to respond – the associated removal costs are considered to be “preventative” as no actual event has occurred.