

Report property damage to your insurance agent or company representative immediately after a severe weather event or other natural disaster and make temporary repairs to prevent further damage. For information about filing an insurance claim after a natural disaster, contact your insurance agent or insurance company.

**Farmers  
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Insuring Rural America Since 1888

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# REDUCING TREE DAMAGE



Falling trees and limbs cause millions of dollars in damage each year. Windstorms, such as hurricanes, are a leading cause of such damage.

The Insurance Institute for Business & Home Safety (IBHS) developed several ways to help prevent damage before a storm strikes and how to clean up the aftermath.

Some trees are more prone to storm damage than others. A shallow-rooted tree growing in soft soil can easily topple onto a building in strong winds. A tree's roots also can become weakened after heavy rains, elevating the risk. Have an arborist check trees to assess their resistance to storm damage.

#### These potential problems are easy to spot:

- Cracks in the trunk or major limbs
- Hollow and decayed trees
- Trees that look one-sided or lean significantly
- Branches hanging over the building near the roof
- Limbs in contact with power lines
- Mushrooms growing from the bark, indicating a decayed or weakened stem
- V-shaped forks rather than U-shaped ones. V-shaped are more likely to split
- Crossing branches that rub or interfere with one another

Good pruning can prevent many problems. Prompt removal of diseased, damaged, or dead plant parts helps limit the spread of harmful insects and disease, as well as reduce the possibility of future storm damage.

#### Experts offer these pruning tips:

- Check local tree regulations prior to pruning or tree removal.
- Avoid pruning branches flush to the trunk. Doing so removes not only the limb but also some of the trunk wood, exposing the plant to decay or insect damage.
- Begin pruning by making a cut partway through the bottom of any limb to be trimmed, a few inches from the trunk. Then, cut through the limb just above the first cut. This ensures when the limb falls, it will not tear off a long strip of bark on the way down.
- Finish by cutting off the few inches sticking out from the trunk. Be sure to leave the "branch collar," the swollen area of trunk tissue that forms around the base of a branch. This protects the main trunk from damage.

#### It's also important to care for storm-damaged trees. Take the following steps:

- In general, it is best to reset only smaller trees, since larger trees will be weakened and may fall again.
- Weakened sections of trees and shrubbery can easily be blown around during a high winds; causing extensive damage to structures, knocking down utility lines and blocking roads and drains.
- Cut weak branches that could easily be thrown against a structure during high winds. Also, reduce the chances of branches becoming weak by trimming branches more than 5 ft. long. Remove Spanish moss growing on limbs.
- Remove branches hanging over a structure.
- Contact the local utility company to trim away any limbs close to utility lines that could potentially pull down lines or even entire poles. It is important to never touch a wire while trimming.
- Decide what to do with tree stumps.
  - If you are going to leave them or have someone grind them, cut the stump off flush with the ground.
  - If you plan to remove them, leave 4 ft. of stump standing.
  - Removal will be cheaper and easier if stumps can be pulled out instead of dug out.

For guidance regarding native species and tree care in your area, contact a local agricultural professional or cooperative extension office.