

## Serious Gardening and Landscaping

If you are a serious about your home's gardens and landscaping, read on.

Even the most high-end insurance policies will cover trees, shrubs and plants but only for certain perils i.e. fire, lightning, explosion. Ice-storms and flooding are not covered...

There will also be a limitation per item i.e. \$500 - \$1,000. There will also be a total limit i.e. 5% of the amount of coverage on your house.

If limits or perils are an issue for you, please contact HUNTERS to examine developing custom coverage.

Landscape appraisers are in the best position to determine the most accurate value for your trees, shrubs and perennials. A mature oak is more valuable than a fast-growing poplar because it is more difficult to replace. Generally, large trees provide more benefits (and have more value) than small ones. Some kinds of trees have a higher value due to their hardiness, durability, adaptability and overall desirability (sturdy, low-maintenance or attractive). Japanese maples and dwarf conifers are among the most highly valued trees.

Obviously, healthy, well-formed plants have more value than malformed, poorly maintained or storm-damaged plants. The plant's value to the property arises from both functional and aesthetic considerations. Trees and shrubs that form a focal point, frame the house or stand in a hedgerow represent high-value specimens.

If you are sensing high values at risk or some particular items i.e. those proximate to your house, have your trees, shrubs and perennials appraised and take pictures of them. HUNTERS can recommend experts.

The issue of debris removal could also be an item for discussion depending on your property's circumstances.

and...please don't forget your country home.

## A recent case in point

### Suit Seeks More Insurance Coverage for Tree Removal Following Katrina

COVINGTON, La. November 02 (BestWire) — Disputes over coverage following Hurricane Katrina have led to another lawsuit against insurers — this time over coverage for removal of downed trees.

Filed in the 22nd Judicial District Court for the Parish of St. Tammany in Louisiana, the suit seeks class-action status on behalf of policyholders and names 56 insurers as defendants. The suit claims insurers are paying only a "nominal amount" for debris removal and/or removal of trees that fell on structures covered under insurance policies. The suit argues the loss of trees should be treated as the loss of "tangible and/or covered property," and the full value for covered property should be paid.

The suit seeks damages for the cost of cutting damaged trees; the cost of mitigating damages incurred by preventing damaged trees from harming people or property; the loss of use of the trees, including the loss of the ability to sell the trees; and the diminished property value of the home because of the loss of trees.

The class representative, Urban Craddock Sr., claims Safeco Insurance denied a loss-of-trees claim, according to the lawsuit.

"As a native of the Northshore, trees have always been an important part of our world. When we lost our trees, not only did we lose property value, we lost a way of life," Shawn Reed, an attorney with the law firm of Howard, Reed & Taylor and the plaintiffs' counsel for the suit, said in a statement. "None of us would have ever purchased homeowners insurance that excluded coverage for our trees."

James Whittle, senior counsel for the American Insurance Association, said insurers do pay for the cost of debris removal for damaged and downed trees, and some may cover the value of shrubbery or ornamental trees. But there may be several reasons why a loss of a tree wouldn't be covered.

Whittle said whether the tree was damaged by a covered peril such as wind or an excluded peril such as flood also is a factor.

"It could be that they were flood-damaged trees," he said. "It's entirely possible that you'd have damage and there's not any coverage because there was no premium collected and it was a flood loss."

