



NW Insurance Council

Consumer Alert

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When a tree falls, who pays? Understanding insurance coverage for fallen trees

PORTLAND, OR, September 30, 2026 – As fall settles in and the season for windstorms arrives, falling trees and branches can mean costly damage to homes, fences and vehicles. But when a tree comes crashing down, who pays for the damage, especially if it came from your neighbor's property?

The answer may not be as straightforward as you think.

Who pays after a tree falls depends on what was damaged, the insurance coverage involved and, in some cases, whether someone was negligent. Knowing how insurance typically responds can help homeowners avoid surprises when strong winds send branches or an entire tree to the ground.

“Many homeowners assume that if a neighbor's tree falls on their property, the neighbor is automatically responsible for the damage, but that's often not the case,” said Kenton Brine, NW Insurance Council president. “Knowing what your own homeowners and auto policies cover — and taking care of potentially hazardous trees before the wind starts blowing — can help prevent some costly surprises.”

If a tree falls on your house

[Homeowners insurance](#) generally covers damage to a home caused by a fallen tree or branch when the cause of the loss is covered by the policy, such as wind. Coverage may also apply to belongings inside the home that are damaged as a result.

If the tree damages your home, garage, or another insured structure, your policy may also cover removing the portion of the tree needed to access and repair the damaged structure. Coverage and limits for debris removal vary, so check your policy or ask your insurance agent or company.

What if it's your neighbor's tree?

One of the most common misconceptions is that whoever owns the tree automatically pays for the damage.

Generally, if a healthy tree is blown over during a windstorm and lands on your house, you should start by contacting your own homeowners insurance company — even if the tree grew on your neighbor's property.

In some cases, your insurance company may seek reimbursement from your neighbor's insurer, a process known as subrogation. If the insurer is successful in recovering the claim costs, you may also be reimbursed for your deductible.

The situation can be different if the tree was dead, diseased or otherwise hazardous and the owner knew, or reasonably should have known, about the danger and failed to address it. In that situation, there may be a question of negligence, and the tree owner could potentially be held responsible. But what stays the same in this scenario is that your first point of contact if your home is damaged is your own insurance company or agent, to initiate and guide you through the claims process.

What if the tree falls in your yard but doesn't damage anything?

This is where homeowners can be surprised.

Homeowners insurance generally isn't intended to pay for routine tree removal. If a tree simply falls in your yard without damaging an insured structure or other covered property, the cost to cut up and remove it may be yours.

There may be exceptions. Depending on the policy, coverage may be available when a fallen tree blocks a driveway or an accessibility ramp, even if it doesn't damage a structure. Policies and debris-removal limits vary, so check with your insurer before assuming the cleanup bill is — or isn't — covered.

What if a tree falls on your car?

Damage from a falling tree or branch is generally covered by the comprehensive portion of an [auto insurance](#) policy, minus the deductible.

Comprehensive coverage is optional unless it is required by a lender or lease agreement. A driver who carries only liability coverage would generally not have insurance coverage for damage to their own vehicle caused by a falling tree.

What if your tree damages your neighbor's property?

The same principles apply in reverse.

The fact that a tree originated on your property does not automatically mean you or your insurance company are responsible for damage it causes to someone else's property. Liability can depend on the circumstances, including whether you knew about a hazardous condition and failed to take reasonable action.

If you're concerned about the condition of a tree on your property, consider having it evaluated by a qualified tree professional. Addressing dead, diseased or unstable trees before they fall can help protect your property — and your neighbors'.

If a tree damages your property

After a loss, consumers should:

- Put safety first. Stay away from downed power lines and unstable trees or branches.
- Take photos or video of the damage before cleanup begins, if it is safe to do so.
- Contact your insurance company or agent as soon as possible.
- Take reasonable steps to prevent additional damage but avoid permanent repairs until you've spoken with your insurer.
- Save receipts for temporary repairs and cleanup.
- Review your deductible and talk with your insurer or agent about the damage and coverage before deciding how to proceed with a claim.
- Ask your insurer what tree and debris-removal coverage applies to your policy.

Insurance policies vary, and coverage depends on the specific policy and circumstances of the loss. Consumers who aren't sure what their policy covers should contact their insurance agent or company before damage occurs.

For more information about property and casualty insurance, contact [NW Insurance Council](#) at (800) 664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto and business insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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