

Is Homeowner's Insurance Responsible for Damage Caused by Tree Roots?

For a variety of reasons, tree roots can be a serious nuisance. Homeowners from Maine to California struggle with the slow-motion havoc wreaked by tree roots. Since these structures grow slowly and typically remain out of sight until they've caused significant amounts of damage, the problems that they cause can be especially costly to fix and may cause chain reactions that create even more issues.

To add insult to injury, many of the most serious root-related problems that homeowners regularly face are caused by tree roots that cross property lines. If you own your own home and worry about the potential for the tree roots under your property to cause significant damage to your pipes, foundation, fencing, retaining walls or other structures, you may need to work directly with your neighbors to address these issues. Whether your fellow homeowners express interest in helping to mitigate their root structures' potential to cause damage is dependent upon a range of factors.

Tree roots can cause a variety of expensive problems. They can damage your outdoor sewer lines, cause the fences that set off your property to buckle, and create cracks and breaches in your home's foundation. Each of these problems can cost thousands of dollars to diagnose and fix.

If you're expecting your homeowner's insurance provider to pay for the cost of repairing such problems, you may be sorely disappointed. Most homeowner's insurance companies will refuse to cover any damages that don't arise suddenly or accidentally. In most cases, your insurance company won't provide you with any compensation unless you can demonstrate that your problem was the result of a defective piece of equipment or weather-related "act of God." Unfortunately, tree root damage won't fall into either of these categories.

When you file a root-related damage claim with your insurer, the claims adjuster tasked with reviewing your case will almost certainly argue that you should have noticed the growth of the roots well before they caused any damage. If the offending tree stands on an adjacent parcel, your adjuster will advise you to confer with your neighbor and seek direct reimbursement. In other words, you'll be on your own.

Even if you can prove that the root damage occurred "suddenly," your claim is still likely to be denied. This is because few homeowner's insurance providers extend coverage for damage to external sewer lines, fixtures and slabs. In short, you'll almost certainly be unable to secure compensation for root-related damage to your property.

Law Dictionary: Is Homeowner's Insurance Responsible for Damage Caused by Tree Roots?
<http://thelawdictionary.org/article/is-homeowners-insurance-responsible-for-damage-caused-by-tree-roots/#ixzz2ToRZr84i>