

Tree Selection: An Invitation to Grow

Selecting and planting a tree is an enduring invitation for your yard's landscape. Indeed, most policyholders can point with pride to trees sprouting leaves before Benjamin Franklin and the Founding Fathers met in Philadelphia.

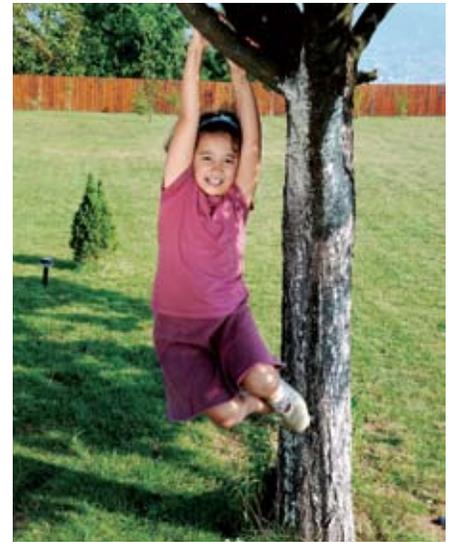
KNOW WHAT YOU GROW! Different trees have differing qualities, and each will grow according to its genetic plan. You simply can't make a mighty oak behave like an apple tree. Match the characteristics of the full-grown tree to your landscaping location.

Plant trees only where the grown tree's full canopy is a safe distance from the

house, buildings, and overhead wires. Remember, tree branches can damage shingles and roots can crack foundations.

Fast-growing trees with weak branching patterns eventually break under nature's pressure. Buildings usually lose badly to falling trees. Also, certain attractive (and perhaps unpleasantly odiferous) trees planted close to buildings may attract damaging or unpleasant insects or pests.

Poorly selected trees can be a disagreeable nuisance and a "damage claim in waiting" for years to come. Before inviting a tree into your yard, make sure you know how it will behave.



A SOCIETY GROWS GREAT WHEN OLD MEN PLANT TREES WHOSE SHADE THEY KNOW THEY SHALL NEVER SIT IN. –GREEK PROVERB

NURTURING SHADE FOR TOMORROW

Landscaping with flowers creates beauty today, but tending to trees is an investment for generations to come. Neglect can affect the long-term aesthetics and health of the tree. More importantly, it can be a slow motion, overlooked safety hazard that is recognized only after collapse.

Make tomorrow's safety a priority today:

- Prune trees regularly at times recommended for each species. Fall is usually not recommended because slower healing at this time of year can make the tree more vulnerable to fungus and disease.
- Find out host specific problems of growth or disease for each species of tree under your care.
- Be vigilant about damage or distress that trees might be experiencing, and take action promptly.
- Repair tree damage promptly. Recognize your safety limits in pruning activities. Hire bonded, reputable professionals for the care and management of larger trees.

Care and maintenance of today's trees is an investment in the quality of life for generations of tomorrow.



INSURANCE ISSUES

If a Tree Falls...

If a falling tree results in damage, it can create a clamor that includes insurance issues. Coverage for tree damage may be different from what policyholders presume. Some basic information can help avoid costly misunderstandings.

As a rule, the insurance company of the homeowner sustaining property damage has responsibility for coverage, regardless of tree ownership. If your tree causes loss to a neighbor's property their homeowner policy is responsible for their damage. This typically involves buildings, contents, or yard possessions such as a deck or bicycle. Landscaping damage is usually not covered. Tree removal costs are usually quite limited, and can vary widely across policies.

Remember, homeowners must maintain the safety of their premises. If "tree failure" was foreseeable, but ignored by the tree's owner, the neighbor's insurance will usually pay their claim. However, the neighbor's insurance company may attempt to recover costs from the tree's owner due to negligence.

Contact your Millville agent to be sure you understand this confusing, yet important issue.



**IF A TREE FALLS IN THE FOREST
AND NO ONE IS THERE TO HEAR
IT, DOES IT MAKE A SOUND?**

—BISHOP GEORGE BERKELE

NATURE IS THE ULTIMATE LUMBERJACK

—UNKNOWN



When It's Time to Say Goodbye

When trees are sick or injured, they don't growl, whimper, or complain. This makes them a hazard because falling trees or limbs are a serious danger to property and life. Trees falling in the forest crash into other trees. Trees falling in populated areas crush most everything in the "drop zone". If a failing tree is not properly removed, nature will ultimately drop the tree without regard to where it lands.

Homeowners know that property maintenance goes beyond mowing grass and planting flowers. It involves responsible stewardship for the entire property, and especially the trees.

Learn and recognize the symptoms/signs of trees in distress. Symptoms can include hanging dead branches, leaning trunks, decay or rotting areas near the roots or large branches, multiple trunks, dead leafless limbs, cracks or splits at branching points, insect infestations as well as many other symptoms.

If you suspect a tree is in trouble, contact an arborist or tree specialist to evaluate the situation. With care, many trees can be saved. However, if the tree is dying, prompt removal is essential.