

SIGNS OF A DANGEROUS OR DYING TREE

Routinely inspect trees to identify problems before they result in a fallen tree and a potential insurance claim

BRANCHES AND LEAVES



DRAMATIC REDUCTION IN GROWTH RATE may be an indication of poor health



OFF-COLOR OR SMALLER THAN NORMAL LEAVES is associated with defective roots

STRUCTURAL DAMAGE



BROKEN, DEAD OR HANGING BRANCHES
Check for damage after storms



WEAK V-SHAPED BRANCH UNIONS (opposed to u-shaped)
These show that a branch is not strongly attached to the trunk



DEEP SPLITS OR CRACKS
If these extend into the wood, the tree is already failing



CAVITIES ON THE TRUNK
Missing wood or sunken bark mean the tree may be hazardous

THE BASE



LEANING TRUNK WITH A MOUND OF SOIL This indicates the tree has already begun to lean and may fall

Source: <https://www.fs.usda.gov/>

Contact an arborist: If you identify any of the above conditions, consider calling an arborist to prune parts of the tree or remove it completely.

Contact your local agent for questions about your insurance coverage

blog.cinfin.com/fallen-trees

This loss control information is advisory only. Contact your local, independent insurance agent for coverage advice and policy service.
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