



## When Trees Attack

"When great trees fall, rocks on distant hills shudder, lions hunker down in tall grasses, and even elephants lumber after safety." --Maya Angelou

Back in March a powerful windstorm knocked over an 80' pine tree near the front corner of my neighbor's house. Due to its position it could have fallen on one of four houses (including mine), two of them right next to it so the amount of open space in which it could have fallen was very small. Fortunately, it fell between two of the houses only damaging a section of fencing. It could have been much worse.

Here are some more examples of damage from trees:

A large rental house caught fire. The fire took out most of the second floor and damaged the rafters. The firefighters had to cut holes in the roof to put it out. The owner boarded up the windows and put a huge blue tarp over the roof. About two weeks later, during a big storm a large tree fell across the back corner of the house and crushed the roof of the attached garage. These two unrelated events occurred within the same month but between them they nearly destroyed the entire house resulting also in loss of use and rental income.



A \$750,000 home had not one but two separate instances of flooding from broken pipes, and then a tree fell on it in the same year.

These last two homeowners have a similar problem: large losses combined with mixed coverage needs. Fortunately [Big "I" Markets](#) has coverage for all of them and more with our **Non-standard, Renters, Condominium, Rental Dwellings, Vacant Dwellings** market.

While there is no maximum Coverage A limit, there is a \$150 - \$200K minimum limit that varies by state, and exposure. Markets include:

- Primary Home
- Secondary Home
- Short & Long-Term Rental
- Personal Builders Risk
- Corporate Name or LLC
- Unprotected Home
- Renters
- Log Homes
- Condominium
- Coastal
- Vacant Dwelling

Send us:

- Older, updated well-maintained homes (Older Home Questionnaire Required)
- Coastal, Non-Coastal or Brush Exposures

*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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- Log Homes
- Trampolines, Unacceptable Animals, Unfenced Pools
- Homes titled in an LLC or corporate name (Corporate Questionnaire Required)
- Risks cancelled due to nonpayment of premium
- Risks with prior losses or being non-renewed
- Protection class 9/10
- Builders Risk

Ineligible risks include knob and tube wiring, homes in poor condition/poor maintenance, mobile homes, risks with open claim, more than 2 family unit, and business or day care on premise.

#### COVERAGE HIGHLIGHTS & AVAILABILITY

- Industry-accepted ISO HO3 policy forms modified to tailor coverage for unique exposures
- Many standard ISO endorsements and customized endorsements available
- Flexible deductible options
- Minimum Premium \$1,000
- All policies are prorated, except for taxes & fees in some states
- Lex [CyberSafety](#)<sup>SM</sup> endorsement (provides liability coverage for damages arising from cyberbullying claims)
- The [LexElite Pet Insurance Enhancement](#)

These markets are available in all states except for Hawaii. Log into [www.bigimarkets.com](http://www.bigimarkets.com) to learn more.