

Best Practices with Assisting an Allstate Homeowner

Allstate trusts HMI's program to be the best emergency tree removal solution for their clients. Following these steps when assisting an Allstate homeowner will help the process go smoothly.

Step 1: Know What's Covered

Contact HMI for any questions regarding coverage. Allstate claims require confirmation of coverage before removing hazardous limbs or trees over the work zone, before removing trees from undamaged driveways, and before removing any limbs/trees required to gain access..

Debris Removal– Allstate policies typically cover up to \$500 for debris removal. Once a tree has been cleared and stacked safely out of the work zone, provide the cost of removal from the property or to the curb.

Step 2: Get Pre-Approvals

Contact HMI to discuss any concerns and to get work pre-approved. Allstate is very responsive to HMI requests for pre-approvals, and this will minimize delays.

Step 3: Photos

Before – Provide a minimum of 8 photos before tree removal. Clearly show what structure the tree is on from multiple angles that also illustrate its size. Any access issues, hazards, or pre-existing damage must also be documented.

During – Photos taken during work are recommended and required whenever a job involves extensive rigging, large crews (6+) and/or specialty equipment (e.g., cranes).

After – Provide a minimum of 4 photos showing all cleared structures after work has been completed.

Step 4: Documentation

Make it easier to audit and approve files quickly by providing a full set of signed documents. This includes a signed proposal/contract, direct payment authorization form, and certificate of satisfaction upon completion. Always have the homeowner sign a damage waiver if heavy equipment will be used.

Job Cost Details– A detailed work description with costs incurred is required. When removing trees from a property, Allstate requires costs to be allocated between a primary structure (home and attached garage) and secondary structure (fence, shed, detached garage).

Step 5: Deductibles

Deductibles rarely cause issues for HMI members. Understanding when to clarify if a deductible may be applied is important so it can be addressed with a homeowner before work begins. Any new referral from HMI will indicate how a deductible could be applied. Typically, a deductible is applied against the cost to repair any structures damaged by a tree(s).

In most cases, members will not collect a deductible. The most common exception is when tree removal costs do not exceed the deductible. During inspections with minimal structural damage: 1) make the homeowner aware they may need to pay you the deductible, and 2) contact HMI to verify the deductible amount with Allstate.

Step 6: Speed

Submitting all information to HMI within 24 hours of an inspection is crucial. Doing so will minimize potential coverage issues and expedite the payment cycle upon completion. Delays can lead to payments going directly to homeowners.

