LOUDOUN MUTUAL
INSURANCE COMPANY

TREE REMOVAL GUIDELINES

- HOMEOWNER'S POLICIES: We pay the cost to remove trees which fall on covered property (dwelling, other structures, personal property).
  - Form 1,2,3 – We pay the cost to remove the tree from the structure in order for repairs to be completed.
    - If the tree falls across the driveway, the policy provides up to $500 to have the tree removed. This is the limit regardless of the number of trees. The deductible does apply to the total cost of removal.
    - If the tree is struck by lightning, damaged by fire, or is hit by a vehicle, the policy provides a limit of $500 towards removal.
  - Form 5 – LM-99 or LM-299 provides coverage to remove the tree from the structure in order for repairs to be completed.
    - This policy also provides coverage in the amount of $1,000 for tree removal if a tree falls in the yard and does not damage any structures or contents.
    - If the tree is struck by lightning, damaged by fire, or is hit by a vehicle, the policy provide a limit of $1,000 towards removal.

- DWELLING FIRE POLICIES: We pay the cost to have the tree removed from the structure in order for repairs to be completed – NOT THE TOTAL REMOVAL COST. Once the tree has been removed from the structure the policy provides an additional $500 towards the remaining removal.
  - LM-90 provides an additional $1,500 for debris cleanup after the tree is removed from the structure.

- FARMOWNERS POLICIES: We pay the cost to have the tree removed from the structure in order for repairs to be completed – NOT THE TOTAL REMOVAL COST. Once the tree has been removed from the structure the policy provides an additional $500 towards the remaining cleanup.

FOOD SPOILAGE CLAIMS

- Food Spoilage due to a power outage is covered under ALL Homeowners policies and Farmowners policies. It is not covered under Dwelling Fire policies.
- The limit of coverage under food spoilage is **$500.** The policy deductible does not apply.
- There are endorsements which may be added to increase the limit (ML-30 or FO-30). These will be shown on the dec page.