



treehealth

Maintaining your tree is important not only to prevent claims, but also to have better insurance options.

Concerns that a tree might fall and damage property, or even worse, harm someone, are definitely serious. If your tree, or one of its limbs, damages someone else's property or hurts another person, that could easily result in a costly lawsuit.

Spotting a problem early, and getting a professional on your property for a tree inspection, can reduce your chances of having a serious issue. While these 5 items are by no means a comprehensive list of all signs to watch for, we hope that by providing some of the common tree hazards, you may recognize how to tell if a tree is dangerous.

1. Hanging, Broken or Damaged Limbs

Probably the most visible (and most obvious) of the tree hazards is a broken or hanging limb. It is a telltale sign that your tree is, in fact, a danger. However, limb damage isn't always so obvious. A professional will look for splits and cracks to determine how severe the damage is. Even sometimes bringing binoculars to get a closer look at some of the upper limbs because fall-risk limbs are not as easy to diagnose as you may think.

2. Changes in the Bark Included bark, or "ingrown bark tissues," can develop where two or more stems grow closer together. When this occurs, it can create a "V" formation and be more likely to split or break. What you should look for at a juncture is a "U" formation which is stronger. Discolored bark or peeling bark should be watched for as these can be potential signs of disease, such as a fungus. Though some trees do naturally shed their bark, this is not true of all species, making this a nuance for a professional to examine.



3. Dead Limbs Limbs in your tree may be dead without you even realizing it and these can eventually fall. The scary truth is that dead limbs can remain in a tree for years with the decay continuously spreading to live tissue, worsening and deepening the problem—and the danger—unbeknown to you.

4. Leaning If your tree is leaning, you must take into account a number of factors, the most important of which, is how long has it been leaning. Has it been this way for a long time or is this a new change? These factors will come into play in making a decision on the seriousness of the issue and the best cause of action. Some trees do have natural leans to them and it may not be a concern.

5. Root Damage Tree roots are sometimes unknowingly damaged during construction activities but problems may not actually manifest until years, even decades later. That means damage to a tree in your yard could have been done before you even lived there. Some signs of root damage include wilting, thinning foliage, undersized leaves and dead branches due to the inability to take in moisture.

Did you know that maintaining your tree may also give you better insurance options overall? Some carriers may issue non-renewals and declinations of coverage for trees overhanging roofs now because it leaves you at a higher probability of a loss. The last thing you want to do is neglect your tree and assume everything is okay. You want to err on the side of caution and follow through on having your tree inspected and cared for regularly. ▲

Call your Forest Insurance Agent to review your coverages today at 708.383.9000.



but it's not my tree

Trees provide shade and complement landscaping, but they can also cause major disputes with neighbors when they fall over.

A tree may topple over if it is not properly maintained, it's diseased or a storm knocks it down. When a tree falls over onto a neighbor's property, a homeowner is often left to wonder if they are liable. Most people assume that they are since it is their tree. However, this is not always true.

If your neighbor's home or car is damaged by a healthy tree in your yard, then they should file a claim with their own insurance company. If you want to be a good neighbor, you could offer to pay your neighbor's deductible.

There are instances where you as a homeowner could be held liable. If a tree fell on your neighbor's home when you were trying to cut it down without professional help, the damage would be your responsibility. Also, if the tree was dying, unstable or diseased, you could be liable if it falls over and damages your neighbor's home.

Even if your neighbor files a claim with their insurer, the carrier may come after your insurer if it deems you were negligent in caring for your tree. This process is called subrogation.

Most policies also only cover certain kinds of damage. Damage to physical structures, for example, but not to the land around it. Read your policy carefully, then check with us.

In some cases, neighbors may still try to sue to recover their deductibles. The best way to avoid this scenario is to prevent it in the first place. You should check your trees regularly and have them inspected by a professional annually and at the first sign of disease or any health issues.

You should also trim back branches that grow over the fence line. A professional arborist can assess the tree to see if it needs any special treatments, pruning or complete removal. While they are there be pro-active and have any branches over-hanging your roof addressed as well. This may seem like an unnecessary expense, but it is much less expensive than the potential cost of paying for a neighbor's home being damaged and the legal costs that ensue.

For those who plan to stay in their homes for any length of time, it is best to try to keep the peace with neighbors, so this is also a good way to prevent quarrels or ongoing problems.

If you have concerns about the potential for tree damage to your home or that of a neighbor, and whether your policy would cover the damage, call our office and speak to an agent at 708.383.9000 ▲

The Quarterly Charity BEYOND HUNGER



For every referral you send to us for a quote from April through the end of June, we'll donate \$20 to Beyond Hunger. For 45 years Beyond Hunger has created solutions to end hunger at every stage of life through comprehensive programs that now include: providing emergency food to families in need, summer meals for kids who lack them when school is out, connecting individuals to valuable benefits like SNAP ("food stamps"), conducting nutrition education and cooking classes to combat chronic illness, and delivering groceries to homebound older adults. They serve 13 zip codes across Cook County including portions of Chicago and its near-west Suburbs by providing food that families love, that nourishes and sustains.

Visit their website at <https://gobeyondhunger.org/>
or email them at info@GoBeyondHunger.org



pedestrian deaths increase

Pedestrian fatalities are now at a 42-year high and seem to be continuing to increase unabated. A recent report by the Governors Highway Safety Association (GHSA) found that 7,508 pedestrians were killed in traffic crashes in 2022, the highest number of pedestrian deaths since 1981. With all this in mind, pedestrian safety needs to be a top priority for everyone.

Many large cities have seen pedestrian deaths soar. In Los Angeles, such fatalities have jumped 80% in the last three years. While you may feel that since you're not out walking much the chances of being hit are small in your neighborhood, remember that everyone is a pedestrian at some point. Even if you drive a car, ride a bike or take public transit, your journey always begins and ends on foot.

Some sobering statistics from the GHSA report:

- Speeding was involved in 8.8% of pedestrian deaths
- Only 1% of deaths occurred after dark
- 2% of deaths after dark occurred in conditions with artificial lighting
- 68 % of pedestrian fatalities are not occurring on sidewalks

One rising danger is distracted driving. Deaths from distracted driving account for 10% of all fatal crashes, 18% of injury crashes and 16% of all police-reported crashes. Also, 12% of people killed due to distracted driving are pedestrians. What remains unknown is how many pedestrians who were killed in a crash involving a distracted driver may have also involved a distracted pedestrian.

Recent research shows that many people are also engaging in distracted walking, usually typing on their smartphones or engaging in chats while walking. Researchers at The Ohio State University found that between 2004 and 2010 the number of pedestrians killed while using a cell phone increased from less than 1% to 3.6%.

Pedestrians

- If you are out walking, don't do so with earbuds or headphones.
- Always be aware of what the vehicles driving near you are doing.
- If there are no sidewalks, always walk against the flow of traffic on the side so you can see any erratic drivers coming.
- When crossing at crosswalks, always check for vehicles even if the street crosswalk light is green, so that you aren't hit by a car whose driver isn't paying attention.

Drivers

- Don't use your phone at all when driving (texting, chatting or talking).
- Always be aware of the other vehicles, as well as pedestrians.
- Be especially careful and reduce your speed when driving at dusk and at night in residential areas.
- Remember, pedestrians have the right of way. Yield for them at crosswalks and zebra crossings. ▲



Agent Profile
John Finn
Commercial Account Manager

John was born & raised on the Southside of Chicago. He started his insurance career in 2011 and joined Forest Insurance January, 2024 where he is obtaining his CISR designation. John currently lives in Countryside with his wife Betsy whom he met while working on the trading floors of Chicago, along with their son Andy a recent University of Iowa graduate. He is extremely passionate about his community and is a volunteer board member providing college scholarships to students of LaGrange D105 and the chairman of Countryside's Annual St. Patrick's Day Parade. His family loves Musky fishing and goes to N. Wisconsin to relax and chase muskies. He also has 2 rescue dogs, Gweny and Rugger, a number of fish and Larry the Lizard.

FI Birthdays

- Diane Villagomez, April 10
- John Finn, April 18
- Cathy Hall, April 30
- Mindy Bass, May 5
- Silvia Cabanas, May 11
- Jeanine Veldman, May 13
- Maureen Monaghan, June 30

FI Anniversaries

- Cathy Hall (36 years)
- Judy Shelstad (7 years)
- Jessica Cusack (2 years)

Thank you to our clients who referred a friend or family member this spring.

- Kent Barnett
- Scott & Laura Barnett
- Veronika Burmeister
- Andrew & Carmela Corsini
- Maria P Cuecha
- Ann Mastic & Gilbert Dominguez
- Dulce Hogar Inc.
- Francis & June Grieshamer
- Rose Grill
- Nichole & Brian Hoppe (2)
- David & Mary Howorth
- Linda & David Jancik
- Sally Jara
- Meghan & Brian Keller
- Julie Lenggenhager
- Melinda Malecki
- Graciela Vega Ortiz and Tiny Hands
- Daycare
- Precision Wings LLC
- Joe & Vicki Ream
- Fred & Tecla Reklau
- Rachel Reklau
- Monica Salazar (2)
- Angie Santos
- Gerald Sebesta
- Jerry & Nancy Sjostrom
- Barbara Topp
- Jeroen & Sandhya Van Den Eijkhof
- Chalmer & Linda Wilkins
- 6515 Pershing LLC (2)

When you refer someone to Forest Insurance, we'll send you a \$10 gift card and enter you in our quarterly raffle. In addition, we'll also make a \$20 donation to our Charity of the Quarter.

Leadership



Dan Browne



Cathy Hall

Our Team



Fred Arkin



Doreen Banez



Mindy Bass



Silvia Cabanas



Linda Carrera



Jessica Cusack



John Finn



Mike Frontzak



Susan Huizinga



Marcia Johnson



Melissa Keshen



Maria Lopez



Maureen Monaghan



Cristine Saucedo



Judy Shelstad



Jeanine Veldman



Diane Villagomez



forest insurance

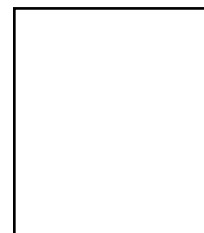
7310 W. Madison Street Forest Park, IL 60130 708.383.9000 www.forestinsured.com

Contact us for more information
about our services and products.



forest insurance

7310 Madison Street
Forest Park, IL 60130
708.383.9000
forestinsured.com



[Chubb](#) | [Cincinnati](#) | [Hartford](#) | [Hanover](#) | [Liberty Mutual](#) | [MetLife Auto & Home/Foremost](#)
[Nationwide Private Client](#) | [Progressive](#) | [Safeco](#) | [Travelers](#) | [West Bend](#)