

# Ormond Beach Tree Expert AJ Hankin Gives Advice on Key Things to Know About Insurance Coverage for Storm Damage

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ORMOND BEACH, FLORIDA, UNITED STATES, June 5, 2023 /EINPresswire.com/ -- While Florida's hurricanes bring widespread damage, any storm with strong winds and heavy rain can cause trees and large branches to fall. Some Florida residents have then been faced with major unexpected expenses after a storm that they thought would be covered by insurance. It would seem to be a given that homeowner's insurance policies would cover the cost of tree damage, but this is not always the case.

"If a tree is found to have been ready to fall due to neglect of needed maintenance, it can become an issue as far as getting compensated by insurance," explains AJ Hankin, owner of Tree Kings Florida in Ormond Beach. Homeowners who face this situation often must go through the costly and time-consuming process of getting legal help.

There are other scenarios that can leave homeowners with out-of-pocket expenses when their tree falls. If a tree falls onto a neighbor's property and causes damage, the neighbor's insurance should cover it even though it was not their tree, as it is deemed an "act of God" under insurance policies. But if the tree is found to have been diseased or otherwise ready to fall before the storm occurred, insurance companies sometimes attempt to deny coverage. "During the last ten years that my company has done tree removals and tree services in Volusia and Flagler counties, we have seen fallen trees cause devastating damage not only to homeowners' properties, but to their neighbors' homes and properties as well," AJ comments.

Also, if a neighbor's tree falls onto a person's property and does not cause any damage to their home, they are usually responsible for the cost of removing the tree themselves. If a tree falls into the road, the county or local municipality will remove and clean up everything that is in the road, but they do not clean up the branches and trees from people's lawns and properties.

Having trees evaluated, thinned, and pruned regularly is an absolute necessity for Florida homeowners. "It has been heartbreaking to see destruction to homes and properties that could have been avoided by ongoing tree maintenance. Consistent tree care by an experienced, reputable tree company can save families from tragic consequences," AJ comments.

Volusia and Flagler County residents report that they have relied on Tree Kings Florida for over a decade due to the company's trustworthiness and long-standing reputation as experts on

hurricane preparation. Amongst the overflow of tree companies in Florida, there are some that are experienced and trained and others that have little or no background in the industry, sometimes even operating without insurance. Officials warn that it cannot be assumed that a tree company has insurance. Residents should always check that a tree company is insured and, if they are not, they should never be used.

If you are looking for hurricane preparation services, tree removal, or other tree services in Volusia or Flagler Counties, Tree Kings Florida can be reached by visiting their website at [www.treekingsfl.com](http://www.treekingsfl.com) or by calling 386-871-4518.

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