



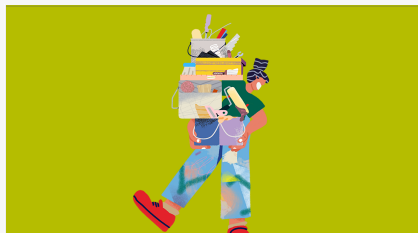


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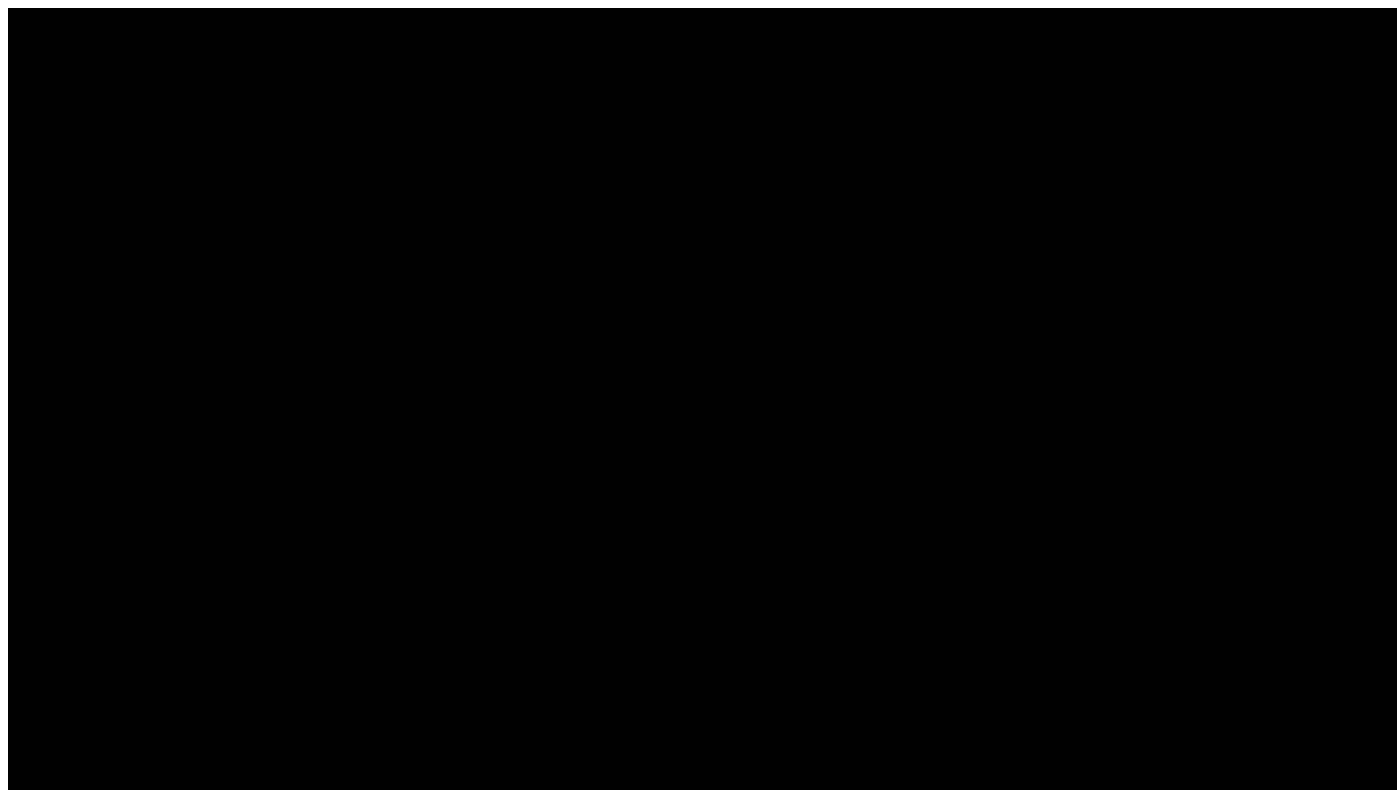
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What To Do If A Tree Falls On Your Property During A Storm



By **Peter Haskell**,
WCBS Newsradio
880

NEW YORK (WCBS 880) — It's an issue far too many residents are grappling with this week: how to deal with insurance claims based on damage from [Tropical Storm Isaias](#).



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James Guercio, the owner of Rubin & Rosen Adjusters.

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What To Do if A Tree Falls On Your Property During A Storm



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He says take photos first and save all your receipts.


Also it doesn't matter if the tree is yours or a neighbor's.

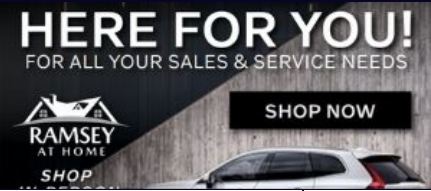
"The tree itself is not an insurance claim. The wind storm is what the covered insurance claim is," said Guercio. "The wind storm cause the tree to come down, whether it's your neighbor's tree, the village's tree, a tree on the sidewalk."


Guercio says most policies will cover the cost of a hotel room if you can't stay at home.


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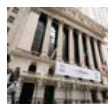
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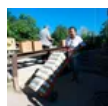
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