

Tree damage in a Storm

This fact sheet is for information only. You should seek legal advice if you are unsure about your rights.

Main ideas

- Different insurance policies cover different things. Read your Product Disclosure Document (PDS) carefully.
- If you suspect your tree is dangerous, you should deal with it. Otherwise you may have to pay for any damage it causes.
- Neither you nor your insurer have to pay if the falling tree was an 'act of God'.

In this fact sheet:

[What your insurance policy covers](#)

[If you are not liable, neither is your insurer](#)

[When your tree causes damage to your neighbour's property](#)

[How it works out in practice – case study](#)

What your insurance policy covers

Insurance does not cover all risks. That means you may be liable if your tree is dangerous.

If you are not liable, neither is your insurer

If a tree on your property is strong and healthy, you are not liable for damage it causes.

You may be liable if your tree is 'dangerous'

When your tree causes damage to your neighbour's property

You are not automatically liable if your tree falls on your neighbour's property.

How it works out in practice – case study

A big old eucalypt fell in the backyard. Tree 1: Jane lives on a block with lots of trees. Jane's neighbour's property was damaged.

- Tree 2:** Another eucalypt crashed and damaged her s
- Tree 3:** This tree crashed and landed on Jane s car
- Tree 4:** This tree was close to the boundary and la

Need more help?

[For a list of other resources and organisations](#)
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