



CASE STUDY NO. 1

TREE TO HOME

CAUSE OF LOSS: CATASTROPHIC WINDS

What to do when catastrophic winds cause a large tree to fall on your home.

A three-to-four-day emergency response: impact, removal, weatherization, mitigation and stabilization.

THE EMERGENCY BEGINS BEFORE THE FIRST CUT



IMPACT



TREE REMOVAL

FIRST PRIORITY: PEOPLE AND STRUCTURE

A large tree resting across a roof creates unstable loads, damaged electrical pathways and an active risk of additional movement. Before work begins, confirm that everyone is safe, restrict access and determine which areas can be entered.

REMOVE WITHOUT CREATING MORE DAMAGE

Tree removal is structural work, not routine landscaping. The crew must section and lower the tree in a controlled sequence so the remaining weight does not shift, tear open more of the roof or endanger the workers below.

THREE DECISIONS CONTROL THE FIRST DAY



1 REVIEW THE LOSS LANGUAGE

Review the applicable policy and service language as early as practical, including emergency measures, duties after loss, limitations and documentation requirements. Immediate life-safety work should never be delayed.

2 CHECK THE WEATHER

Incoming storms determine the work sequence. Tree removal, labor, materials and temporary roof protection must be coordinated so the home is closed before the next round of wind or rain.

3 DOCUMENT BEFORE DISTURBING

Photograph the tree, impact points, roof openings and interior damage before the scene changes. Once the tree is cut apart and wet materials are removed, the original evidence cannot be recreated.

THE GOAL: MOVE QUICKLY WITHOUT MOVING BLINDLY.

PROTECT THE HOME BEFORE THE NEXT STORM



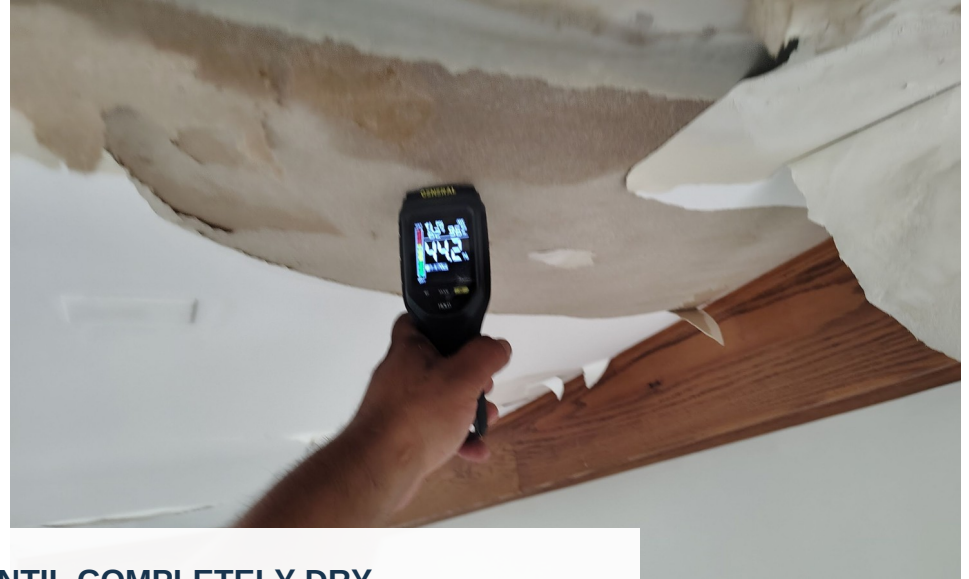
TREE REMOVAL SOLVES THE LOAD. WEATHERIZATION SOLVES THE EXPOSURE.

Once the tree was removed, dozens of openings across the roofing system and roof decking remained exposed. Emergency coverings and tarping were installed over the affected roof elevations, transitions and penetrations to reduce additional rainwater entry while permanent repairs could be evaluated.

WHY THE FORECAST MATTERS

If another storm is approaching, the response plan must work backward from that arrival time. The building envelope needs reliable temporary protection before additional exposure can expand the loss.

THE VISIBLE DAMAGE IS ONLY THE STARTING POINT



FOLLOW THE WATER UNTIL COMPLETELY DRY

Meter readings and selective openings traced moisture into concealed assemblies.



REMOVE WHAT CANNOT REMAIN. OPEN WHAT MUST DRY.

**HARDWOOD REMOVAL****CONTROLLED INTERIOR DEMOLITION**

WATER BENEATH THE FLOOR

Water migrated beneath the hardwood. Surface drying could not reach the trapped moisture, so affected boards and underlayment were removed to expose the subfloor and establish a drying path.

SELECTIVE - NOT RANDOM - DEMOLITION

Wet drywall, insulation and finishes were removed only where documentation and moisture readings supported the work. Opening the ceiling and walls exposed the framing, cavities and electrical components that required inspection and drying.

BUILDING-SCIENCE PRINCIPLE

You cannot reliably dry what you cannot access. The purpose of demolition is to create access, remove unsalvageable material and stop hidden moisture from becoming a larger secondary loss. This helps protect homeowners from mold growth, which can begin within roughly 24 to 72 hours when wet materials are not properly dried.

TURN A CHAOTIC LOSS INTO A CONTROLLED WORK SITE



READY FOR THE NEXT PHASE



DRYING EQUIPMENT AND MONITORING

CONTAIN

Separate affected areas from the rest of the home.

DRY

Deploy professional air movement and dehumidification.

MONITOR

Continue moisture checks and record progress.

PROTECT

Preserve unaffected finishes and safe access paths.

STABILIZED IN THE INITIAL THREE-TO-FOUR-DAY PHASE



OPENED AND PROTECTED



DRYING UNDERWAY



CONTAINMENT AND FLOOR PROTECTION

THE HOUSE WAS NOT REBUILT IN FOUR DAYS. IT WAS BROUGHT UNDER CONTROL.

By the end of the emergency phase, the tree was off the structure, the roof was temporarily protected, wet finishes and flooring were removed where necessary, concealed assemblies were accessible, containment was in place and structural drying was active. The property was documented and stabilized for the insurance adjustment and repair planning.

SAFE. PROTECTED. DOCUMENTED. MITIGATED. STABILIZED.