



**Dickson Development Corporation**  
A Tradition of Innovative Quality Construction

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**James DalCanton,  
our insurance  
agent, shared the  
following with  
me...**

**If a tree falls in  
your yard, and no  
one hears it, is it a  
covered loss?**

We have had a lot of violent thunderstorms this year and with them comes the inevitable downing of trees and branches. Unfortunately, sometimes the trees and debris wind up in your yard, or worse, on your home. We have had many claims of this nature this year and there is generally some confusion about where the coverage is for these losses, or if they are covered at all.

One of the most misunderstood phrases when it comes to insurance is "An Act of God." People seem to think this is an exclusion and that the loss is not

## Staying in Style in the "New Economy"

Economic hard times or not, new homes and existing home renovations are still being built across the country and in our community. But housing industry and home style 'experts' have noted a change in how people are approaching those projects. The trend seems to be toward more conservative and value-oriented choices.

We've been paying attention to those trends. We are committed to be responsive to the needs of our clients by being prepared to help make design selections or suggestions for their new home.

As you read this list, keep in mind that our clients' specific and unique wants and desires trump any trend. Consider the following as observations. They are not intended as mandates.

A few of the primary themes we've noticed include:

- People are looking for American made finishes and quality products that will last longer and reduce energy and resource use. Homeowners want to lessen ongoing maintenance and replacement costs.
- Given that higher-quality and resource-efficient materials and products may cost more, consumers are gravitating toward "minimalist" design schemes and a conservative color palette accented with a few bright, bold accessories.
- We like our technology! New homes and home renovations are a great way to accommodate greater and more convenient access to it -- namely, by providing an ample amount of wiring and cable (and multiple outlets) to plug in and recharge mobile gadgets.
- Regardless of square footage, we see a call for greater storage capacity. Modular organizing systems for closets and garages expand the usable space of those areas. We've also investigated the need for an electronic "clutter closet" near the most-used entry door (sometimes from the garage) to hold -- and perhaps recharge -- a variety of electronic devices in a convenient, central location.
- Outdoor areas remain a popular way to extend usable living space.

covered. Most Acts of God are in fact covered: wind, hail, lightning, and a tree falling on your house. Act of God just means that no one else caused the loss by their negligence, so you have to look to your own homeowner's policy for coverage. Your neighbor's tree hitting your home is not covered by their homeowner's policy; it is covered by yours. This doesn't sit well with people, but with the Act of God, the neighbor is not responsible for the tree.

Your homeowner's policy will pay, excess of your deductible, if the tree lands on the dwelling itself and if the cause of the loss came from a covered cause of loss (wind, lightning, aircraft, etc.). The insurance will pay for the damaged house and the cost to remove the tree. In addition, if the fallen tree blocks access to your house, that would also be a covered loss. Where it gets tricky is if the tree falls in your yard and does not damage the home or outdoor structures. Is this a covered loss?

Maybe, depending on whom you are insured with. This is the time you need to consult with your agent. Some companies offer limited coverage here, others

- Home offices continue to be in demand, accommodating in-home businesses or telecommuting trends.
- One thing that seems to be on the decline: a home theater, at least as a dedicated room within a house.

Reports indicate that buyers of new homes and other consumer goods have altered their value systems toward more conservative, durable and space and resource-efficient products. We're keeping close tabs on those trends to meet our clients' needs.

Warm regards,

*Richard*

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do not.

As far as replacing the tree itself if it was your tree that came down... The homeowners policy only covers for the replacement of the tree for very few causes of loss, such as lightning, explosion, riot, aircraft, or if a vehicle hits the tree, as long as the vehicle is not being driven by the homeowner, or their teenage driver texting while pulling the car up the driveway.

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