Parks/Forestry Division
2100 Ridge Avenue
Evanston, Illinois 60201-2798

Telephone: 847/866-2912
FAX: 847/866-2902

March 1, 2008

PRIVATE ELM TREE INSURANCE PROGRAM

Dear Elm Tree Owner:

The City of Evanston's Parks/Forestry Division cares for the thousands of trees in our parks, in public areas and on the miles and miles of beautiful parkways. The City regularly performs pruning and other preventative maintenance measures, tests for Dutch Elm Disease, and removes trees, which have become too diseased to save.

However, when Dutch Elm Disease infects a tree on private property, the homeowner bears the sometimes-staggering costs for removal. Removal costs for diseased elms can range from approximately $1,000 for medium-sized trees to over $4,000 for very large trees.

To ease this potential financial burden, the Evanston Parks/Forestry Division is pleased to offer a Private Elm Tree Insurance Program covering removal of elm trees on your property lost due to Dutch Elm Disease. This is the 25th consecutive year we have offered this insurance. If you enroll, you will benefit by not having to pay for removal costs if your elm if found to be infected with Dutch Elm Disease (DED). The insurance is for a one-year period and must be renewed annually prior to the Dutch Elm Disease season.

HOW DOES THE PROGRAM WORK?

The City provides free testing of your insured elm tree if DED symptoms appear. If symptoms are evident in 5% or less of the tree's crown, you may choose to try to save your insured tree by having your own tree company cut out the diseased portions. It is also recommended that the tree be treated with a fungicide at the same time. The costs for this work are not covered under this program. Because of liability issues, City workers may not perform any work on private trees.

If your insured tree is too infected to save and requires removal, the City will handle all aspects and costs of that removal for you. Removal is to "ground level" by a highly qualified, insured Tree Company. Removal of the remaining stump would be left up to you. If you desire, you may contact your local tree company to have the stump removed.

WHAT CAN I DO TO HELP MY ELM(S) SURVIVE?

To afford your elm(s) a better chance of survival, you might want to consider periodic deadwood pruning through a private company. There is also a preventative trunk injection available that appears to be 98% effective in preventing elms from becoming infected in the first place. Consult your tree company for details and costs for such treatments. The pruning and treatment are beneficial to your trees, but are not required as part of the insurance program described above. **The simplest and least expensive way you can help all of your trees is to thoroughly water them once a week during droughts or dry periods.**

HOW DO I ENROLL?

To enroll in the Private Elm Tree Insurance program, complete and sign the application form, enclose your check in the appropriate amount, and return both items to the Parks/Forestry Division of the City of Evanston. Checks should be made payable to the "City of Evanston" and **must be received by May 31, 2008**. Your elm tree must be enrolled by this date in order to qualify for this insurance. It is not possible to insure your tree after the deadline. City employees will assist you with identifying and measuring any elms on your property if necessary.

If you have any questions about the insurance program, please do not hesitate to call. Our office number is (847) 866-2912.

Sincerely,

Paul D'Agostino
Superintendent, Parks/Forestry Division

Attachment

City of Evanston - Parks/Forestry Division
2100 Ridge Avenue
Evanston, IL 60201

2008 PRIVATE ELM TREE INSURANCE PROGRAM
Application Form

SCHEDULE OF RATES

Size	Measurements	Cost per Tree
Small	Up to 44" in circumference	$60.00
Medium	45" to 75" in circumference	$80.00
Large	76" to 107" in circumference	$110.00
Very Large	108" and larger	$140.00

Please measure the tree's circumference at 4½' above ground level to determine the size. Measure the largest trunk of multiple-trunk trees.

No.	Location of Tree(s) on Property	Size in Inches	Cost
1			
2			
3			
4			
5			
		Total Cost:	

It is my desire to enroll the elm tree(s) identified above in the City's Elm Tree Insurance Program.

Name (please print):_____

Address of Tree(s):_____

Mailing Address:_____Zip:_____

Signature:_____

Home Phone:(____)_____ Office Phone:(_____)_____

Note: One copy of this application form must be returned to the Evanston Parks/Forestry Division on or before May 31, 2008. No applications for the 2008 program will be accepted after this date. A verification of tree size may be made by the City after enrollment in the program.

PLEASE MAKE CHECKS PAYABLE TO "**CITY OF EVANSTON**" & Mail to:

Parks/Forestry Division
City of Evanston
2100 Ridge Avenue
Evanston, IL 60201

Agreement

I hereby agree to the following conditions and process:

1. No refunds are available. Insurance coverage can be transferred to new owners of the property.
2. Insurance coverage is from June 1, 2008 to May 31, 2009.
3. My signature on the other side of this form and enrollment in this insurance program entitles the City to act as my agent in accomplishing the removal of any insured elm tree on my property. Additionally, I can expect the City to do the following:
   - A) Obtain competitive bids for the removal of the trees.
   - B) Determine that the contractor removing the diseased elm is not only capable and competent to remove the tree, but that adequate and appropriate insurance coverage is provided by the tree company.
   - C) Notify me or my designated representative as identified on the reverse by either letter or personal phone contact as to what company will remove the tree and the anticipated removal date, plus or minus seven working days.
   - D) In the event of a conflict on the removal date (weddings, house painting, vacations, etc.) the earliest possible date mutually agreeable with myself or my designated representative, the City, and the contractor will be established.

Date:_____ Signature:_____

Important Notice

During the normal inspection routine, the City observes conditions of privately owned and public trees. If there is a visual identification of symptoms indicating probable Dutch Elm Disease, by ordinance, the City may enter your property and sample the tree. The sample is then immediately tested. Experience shows that over 98% of trees identified visually will test positive for the presence of Dutch Elm Disease.

As soon as possible after sampling, the tree owner will be notified if the elm is in the early stages of the disease and is a possible candidate to be saved. The owner may elect to take action to save the tree, prior to the City's authorizing contractor removal of the tree. Action taken to save the private tree will be entirely ***at the owner's expense*.**

If the tree owner does elect to try to save the tree, this action must be initiated within one week after notification by the City. The Parks/Forestry Division must receive written verification that the action was initiated by that time. Otherwise, the Parks/Forestry Division will proceed with authorizing removal. Prompt removal of infected trees is a vital part of the program to save remaining mature elms and to slow transmission of the disease to healthy trees.

Although the Parks/Forestry Division will not recommend a product or procedure, it can describe what products or procedures are known to be available. Upwards of 50% of infected trees can be saved, if there is prompt action and no more than 5% of the crown shows the distinctive symptoms (yellow, wilting leaves) of Dutch Elm Disease.

If the owner does initiate action, the Parks/Forestry Division will monitor the tree through the following spring and early summer. A tree that shows no further visual sign of the disease will be considered a survivor. A tree that continues to show visual evidence of the disease during 2008 will be removed as described in this agreement.