



2026 Private Elm Tree Insurance Application

Schedule of Rates

Size	Measurement in Inches	Cost per tree
Small	Up to 44" in circumference (14" DBH)	\$85
Medium	45" to 75" in circumference (14.1" – 23.9" DBH)	\$125
Large	76" to 107" in circumference (24" – 34" DBH)	\$170
Very Large	108" circumference and larger (over 34" DBH)	\$225

Measuring Trees

- Measure each tree's circumference at 4.5 feet above ground level
- Round up to the nearest inch
- Tree location and size will be verified by the City
- **For trees with more than one trunk, measure each individually and add together**

Tree	Describe the tree's location (i.e., "to the left of the driveway" or "in the backyard to the right of the patio")	Measurement in inches	Cost
1			
2			
3			
4			
5			
Total Cost			

I wish to enroll the elm tree(s) identified above in the City's Elm Insurance Program.

Name (please print)			
Address of tree(s)			
Mailing Address			
Phone		Email	

Please make checks payable to "City of Evanston" and mail all items to:

Public Services Coordinator
 2020 Asbury Ave
 Evanston, IL 60201

OVER for signature, contract agreement, and terms



Agreement

I agree to the following conditions and process:

1. This program is non-refundable, but can be transferred to a new property owner by notifying Forestry.
2. Insurance coverage is from April 15, 2026 through April 14, 2027.
3. This insurance pays for removals only when trees are infected with Dutch elm disease (DED). Insured elm trees requiring removal for reasons other than DED are not covered by this insurance.
4. The property owner is required to obtain a tree removal permit when a tree needs to be removed.
5. In the event that my insured tree(s) is diseased and subject to removal, my signature and enrollment in this insurance program entitles the City to act as my agent. The City commits to:
 - a. Contract with tree care professionals who are certified, qualified, and appropriately insured to complete this work safely and effectively.
 - b. Contact me (or my designated contact) by email or phone to provide the name of the company.
 - c. Work with my schedule in the event of a serious conflict with the removal date (weddings, planned exterior home construction, etc.). All parties will work together to identify the earliest mutually agreeable date for completing the removal(s).
 - d. Remove trees to near ground level only – typically 4-6 inches above grade.

Signature:

Date:

Important Notice

City arborists visually assess both privately- and publicly – owned trees during routine operations. City code states staff may enter private property to collect samples of elm trees showing signs of Dutch elm disease. Over 98% of trees identified visually have tested positive for Dutch elm disease.

The City tests collected samples and notifies property owners of the results, including the extent of infection. If trees show minimal infection, property owners may choose to treat them (at their own expense) rather than remove them.

If a property owner elects to treat an infected tree, **that process must be initiated within one week of test results**. Property owners are encouraged to consult with certified, qualified, and fully insured arborists and/or other tree care professionals to manage their infected trees. For liability reasons, Forestry is unable to provide recommendations.

If a property owner treats a diseased tree, the tree will be monitored throughout the following year. A tree that shows no further visual signs of DED during the following spring and early summer will again be eligible to participate in the insurance program for the following year. A tree that shows visual evidence of greater than 5% infection will be removed as described in this agreement.

THE CITY OF EVANSTON IS NOT LIABLE OR RESPONSIBLE FOR ANY DAMAGE TO PRIVATE PROPERTY.

**Return this application, agreement, and payment on or before Wednesday, April 15, 2026.
Materials for the 2026-2027 program will not be accepted after this date.**