

Woman Escapes Death as Tree Completely Crushes Car in Devon, Click4Gap Comments

Submitted by: Click4Gap

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Carolyn Minskip, a local of Windy Corner, Paignton, left her Peugeot parked on a road outside of her house one windy day in early June. Minutes after leaving her car and heading inside, a large tree on the roadside was felled by gale force winds, completely crushing her vehicle. The entire road was closed as fire crews cleared away the debris to make the area safe.

In an interview following the event, husband Paul Minskip stated: "We have been going to the council for ages about trees being dangerous, people are constantly walking up and down the road. The tree came down at an angle of about 90 degrees, if it had come straight down it would have hit our house. The car is complete write off, I'm glad we have insurance."

As experts in gap insurance policies, Click4Gap take a keen interest in news stories such as this. A spokesperson from the company made the following comment: "It is an unfortunate reality that your car can suffer a write-off even when it is parked outside of your family home. Having your vehicle crushed by a falling tree is not a common write-off, but the likeliness of this happening increases significantly in gale force weather conditions."

"It is fortunate that Mr and Mrs Minskip have insurance. On the other hand, it is highly likely that their insurance policy will not cover the full cost. Most insurance policies will only refund the value of the vehicle when it was written off, rather than the original market price. Depreciation values mean that this could leave you significantly out of pocket and could potentially leave you unable to purchase a replacement vehicle of the same value. It is important to consider gap insurance as a form of protection against these unpredictable circumstances."

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