

[11 Investigates gets homeowner's insurance reinstated for family almost dropped due to aerial images](#)

WPXI-TV

A local man from Mount Pleasant, Westmoreland County, reached out to 11 Investigates at a loss for what to do and just days away from having his homeowner's insurance dropped.

Bob Emerick was upset and angry and told 11 Investigates, he was left with few options. He showed us documents from Travelers insurance that said his policy was not going to be renewed effective July 30, only citing: "Nearmap" with no clarification.

Nearmap is aerial imagery software. Travelers said underwriters viewed aerial images which showed two detached garage roofs on Emerick's property needed to be replaced and if they weren't fixed, he'd be dropped. Emerick said those aerial photos were never shown to him. He tried to log-in online and said if he wanted to view them, he'd have to pay.

"I don't want to see anything else going through it," Emerick said. "Someone else might not have a way out."

Travelers said they do provide the images to customers "upon request" and, "they are also viewable to agents in the Travelers portal they can access. We do not charge for this."

Emerick said adding insult to injury, on June 10, he got a renewal notice from Travelers which he shared with 11 Investigates.

"Good from July 30, 2024 to July 30, 2025," Emerick read the letter. "'You're insured,' coverage on

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everything and my premium for the year.”

15 days later, Emerick says a new letter arrived that said he was going to be dropped because of those aerial images.

“You’re talking \$700/square – you’re talking \$14,000,” Emerick said. “Times are tough right now and to expect someone to put a roof on just because you flew over and took a picture, that seems ridiculous. As far as flying drones and making decisions – absolutely not. I feel it’s an invasion of anyone’s privacy.”

Emerick shopped around for insurance and learned he was already ‘red-flagged.’ Only one company entertained picking up his policy, but it would be for nearly \$1,000 more a year, more than double the deductible and no coverage on either detached garage roof.

11 Investigates reached out to the Pennsylvania Insurance Department. They sent us a memo, reminding insurers of *“their obligations to conduct a physical inspection to confirm the type and extent of damage to a roof supposedly evidenced by aerial imagery.”*

The PID added it has, *“received consumer complaints regarding insurers using aerial imagery canceling or not renewing policies due to the condition of their roofs ...”*

The PA Insurance Department says aerial images often don’t show damage or structural issues, but rather cosmetic ones and homeowners need to know the problem, so they can fix it, before being dropped.

Within hours of 11 Investigates calling Travelers, Emerick said his policy was re-instated. We asked Travelers what changed. They told us they couldn’t comment on policies that had not been resolved.

Travelers does tell 11 Investigates, “Travelers underwriters use a variety of resources to evaluate property conditions. When available, high-resolution aerial imagery may be incorporated as part of a holistic review – but to be clear, the decision is made by our underwriters.”

Travelers added that the use of the term ‘drone’ isn’t accurate as, “the images in this case are high-resolution aerial imagery ... and the two are not the same thing.”

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Amy Bach is the executive director for United Policyholders, a consumer advocacy group. Bach says non-renewal notices based on drone footage have become an epidemic.

“We’re going to see more and more people being dropped on the basis of these aerial images they didn’t know anybody was taking,” Amy Bach said. “It shouldn’t take a call from a reporter to make that happen.”

Bach says aerial imagery companies don’t have to warn you before flying over your home and they don’t have to show you the footage.

In Pennsylvania, an insurer only needs to give you at least 30 days’ notice before a non-renewal or cancellation notice. Emerick says if you do get one, act fast.

“The worst thing was the letter I got,” Emerick added. “Beware, because that letter means a lot. It carries a lot of clout.”

So what can you do if you get a non-renewal or cancellation notice? Amy Bach with United Policyholders says:

- Ask what you can fix/correct to have your policy reinstated
- Ask to see the aerial images
- Shop around for insurance immediately – do not wait

Bach added that to keep your premium at a rate that fits your budget, consider the following:

- Get 3 quotes and compare them
- Cover only what’s necessary
- Raise your deductible
- Don’t file small claims
- Maintain your home and property

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