

7 Investigates: Sky-high surprise

7 News Boston

Your insurance company might be checking out your house from the sky. And 7 Investigates found if they don't like what they see, they'll cancel your policy. Hank Phillip Ryan has the story.

While the family who owns a Saugus home was hanging out inside...

Outside, a camera high above was taking a picture that would have critical consequences.

"I thought it was crazy," Janice said.

"This is rather kind of shocking," Vincent said.

The Sclafani's learned of the sky-high surveillance in this letter from their homeowners insurance company saying:

"Based on aerial imagery of your home" the company is "unable to continue to insure you."

"It is very, very creepy and very upsetting," Vincent said.

"You're sitting home watching TV, and you've got something going over your house that's going to later say you've been terminated, your insurance is terminated," Janice said. "Who would have thought?"

The reason the insurance company gave for canceling their policy: "heavy wear to your roof."

But Vincent and his daughter Janice knew there must be some mistake. Their roof with solar panels is in good shape.

They called the company.

“I had said, ‘We replaced the roof. I did find a receipt,’” Janice said. “And I kept saying, ‘Can we send it to you? Can we send it to you?’ And the woman on the phone just kept saying, ‘No.’ She said, ‘It doesn’t matter what you send. No matter what we’re using that aerial picture.’”

The insurance company did eventually share the image that caused all the trouble.

“To me, it looked blurry,” Janice said.

The family wanted someone to come inspect their roof in person.

“She just said, ‘That’s it. We can’t just do anything; you just have to terminate. You’re terminated.’ And that was it,” Vincent said.

Our investigation found a growing number of homeowners are getting similar surprises from the sky. With more and more insurance companies using drones, satellites, and planes, to inspect properties.

“We’ve gotten an increase in consumer complaints from people who say that they got dropped by their insurance company based on aerial imagery and they say it seems unfair,” said Amy Bach, executive director of the nonprofit consumer advocacy group, United Policyholders.

Unfair or not, it is legal.

“Your policy documents clearly state that your home insurer can inspect your property and they could inspect not only the roof, they could capture imagery of your backyard where you may have a swimming pool, a trampoline, a shed, a gazebo, and if you have not disclosed those additional items as part of your insurance coverage, you will get flagged on this,” said Mark Friedlander, with the Insurance Information Institute.

Friedlander says weeding out risky properties means fewer claims and lower premiums for everyone.

“Using aerial technology to assess the roofs of homes is faster, cheaper,” Friedlander said.

But some want rules in place before this practice is cleared for takeoff.

“Insurance companies are going to continue to do it until somebody tells them that they can’t do it. This

is an example of technology having gotten ahead of the laws,” Bach said.

7 Investigates did contact the Sclafani’s insurance company and sent proof of their roof replacement.

The company immediately offered to reinstate their coverage.

But Vincent and Janice feel these flyovers should be grounded.

“It’s very unfair,” Janice said. “You know someone needs to do something, to investigate it, and to help stop it because there’s no control over what’s happening.”