

[A Florida homeowner was dropped by his insurer over drone images of his roof — here's how to keep your policy intact](#)

Yahoo!Finance

When Mike Arman of Oak Hill, Florida, received notice that his home insurance policy wouldn't be renewed, he was furious about the reason.

Despite 52 years without a claim, his insurer claimed his roof was deteriorating based on satellite images, without conducting an in-person inspection. Arman says he provided proof, including Google Earth photos of roofers working, but his insurer refused to reconsider. "The photo looked like it was taken in 1936," Arman told Realtor.com, despite the roof being just six years old.

After securing new coverage, drone footage was used to justify a 25% premium hike, far exceeding the 6% average increase homeowners are expected to face by the end of the year, according to the National Realty Association.

Florida homeowners like Arman are finding themselves at the mercy of digital inspections, with insurance companies using drones and satellite images to make decisions about their coverage.

Here's what you need to know about these inspections and how to protect yourself.

Is your home being inspected by a drone?

Across the U.S., insurance companies are using drones to capture aerial images of homes to identify high-risk properties. The Wall Street Journal reports that nearly every building is being photographed, often without homeowners knowing, leaving many at risk of losing coverage.

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<https://uphelp.org/a-florida-homeowner-was-dropped-by-his-insurer-over-drone-images-of-his-roof-heres-how-to-keep-your-policy-intact/> Date: November 23, 2024

'Policyholders in Florida have no protection from any predatory, arbitrary or capricious decisions of insurance companies,' Arman told DailyMail.com.

State Farm was the first to use drones in 2015, and since then, their popularity has skyrocketed. Drones have become a common tool for property and casualty insurance assessments, improving the efficiency and accuracy of inspections, according to Cognizant. Insurers claim this allows for faster claims processing and better risk assessment. However, this practice is leaving homeowners like Arman scrambling to find affordable alternatives.

Amy Bach, executive director of United Policyholders noted a growing trend: "We've seen a dramatic increase across the country in reports from consumers who've been dropped by their insurers on the basis of an aerial image," she told the WSJ.

Cases similar to Arman's are surfacing elsewhere, including one in California, where homeowner Joan Van Kuren lost coverage after drone footage revealed clutter on her property.

How you can protect yourself

As insurers increasingly rely on drones, homeowners face greater security, potentially leading to policy cancellations.

Both Arman's and Kuren's stories seem to be just the beginning of a growing trend. The Wall Street Journal reports that by 2030, satellite technology advancements could allow homeowners' properties to be photographed and updated daily, adding a new layer of scrutiny from insurers.

These technological developments might offer more accurate assessments, but they could also increase the risk of policy cancellations for homeowners whose properties are flagged.

To safeguard yourself, contact your insurance company to ask how satellite imagery could be used in your property assessment and if it could impact your coverage. Consider making upgrades or repairs that could lower your property's risk profile in the eyes of insurers.

For homeowners, avoiding surprises means staying informed. Regularly reviewing your insurance policy and shopping around for the best rates and coverage is important. And speaking with your insurer to

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understand how these technologies can affect your premium will help ensure you're prepared for any sudden changes.

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