

## **California woman's home insurance dropped after drone view reveals clutter, unsanitary conditions during renovation**

CBS 13

A Stanislaus County woman said her home insurance company of nearly 40 years abruptly canceled her coverage over what it spotted from a drone's view high above her property.

Joan Van Kuren of Modesto reached out to CBS Sacramento and the Call Kurtis consumer investigative team to look into it.

For more than three years, Van Kuren has been renovating her home, inside and out. The driveway has been redone, the kitchen has been updated and a bathroom has been renovated. In total, Van Buren has spent hundreds of thousands of dollars on the project.

What was it like for Van Kuren to get the remodeling work finished?

"It was amazing," she said. "It was wonderful because it took forever."

What's on the left side of the house? The final phase of the home renovation project, she explained.

Did they give Van Kuren any opportunity to fix the situation?

"Absolutely not," she said.

When CBS Sacramento contacted CSAA, the company denied that it flies drones, saying that it uses several sources of information to assess the condition of properties, including aerial imagery captured by third-party, fixed-wing aircraft and satellites.

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<https://uphelp.org/california-womans-home-insurance-dropped-after-drone-view-reveals-clutter-unsanitary-conditions-during-renovation/> Date: August 3, 2024

Amy Bach, executive director of the consumer advocacy nonprofit United Policy Holders, advises property owners to ask their insurer to see specific images they have used to cancel policies. This could clear up any misconceptions.

"Sometimes, these images are blurry," Bach said. "And so, you know, assuming that the image is showing a damaged roof when it really is just a roof that has a skylight or solar panels."

CBS Sacramento asked Van Kuren to request the images that show the clutter on the side of her house. When using Google Earth to view Van Kuren's property, the concrete work and unfinished side yard are visible along with the clutter.

But then, CSAA, Van Kuren's home insurance company of nearly four decades, dropped her citing a substantial increase in hazards with clutter or unsanitary conditions. The letter she received called it an unacceptable hazard and liability exposure.

Van Kuren decided to call them.

"She said they flew a drone over the home," Van Kuren said of the CSAA representative she spoke with. "It almost feels like someone's looking in your windows, you know, when they tell you that they flew a drone over your home and looked at it. It's like, whoa."

The insurance company told Van Kuren that there was debris on what they considered to be the left side of the house.

Van Kuren believes she has paid \$80,000 to CSAA over the years. That includes her car insurance. After this experience, she terminated her CSAA coverage and took her auto insurance business elsewhere.

"The gentleman said to me, 'Is there any conversation we could have to keep you?' " she said of a CSAA representative she spoke with. "I said to him, 'There is absolutely no freaking way.' "

CSAA said that those who disagree with their findings may submit photographs and documents. Van Kuren requested them but said CSAA never sent them.

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Insurance companies must also give you 75 days' notice before canceling your coverage.

As part of homeowners' terms, insurance companies can inspect the outside of a property. Consumers can use Google Earth to view their home in order to determine what insurance companies are able to see and access.

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