

[Can a Home Insurer Drop You Due to Aerial Photos? Brace Yourself for It](#)

Money Talks News

Your insurance company might be spying on you. If so, you could quickly lose homeowners coverage.

Is your insurance company spying on you?

Insurers are increasingly using technology such as drones, airplanes and even high-altitude balloons to survey homes from coast to coast.

If these companies spot something they don't like, you could lose homeowners insurance coverage.

In late 2023, KGO-TV in San Francisco reported that a California couple suddenly lost their homeowners coverage when AAA spotted their empty backyard pool. The couple maintain they drained the pool to conserve water during drought conditions.

Marilyn Smith said she and her husband were stunned by AAA's decision. As she told KGO:

“I think I was in so much shock, I couldn't believe it. I mean, we were both in shock. Because the pool is empty. What's that got to do with canceling your home insurance?”

KGO reported that other homeowners lost coverage due to factors such as messy yards and the alleged state of disrepair of a home's roof.

More recently, The Wall Street Journal quoted Amy Bach — executive director of consumer group United Policyholders — as saying her organization had seen a “dramatic increase” in reports of homeowners losing their coverage based on aerial images.

Virtually no homeowner is safe from such surveillance. The WSJ reported in April that the insurance-industry-funded Geospatial Insurance Consortium can use airplanes to take images of the homes of at least 99% of the U.S. population.

This bad news arrives at a time when insurance companies have been dropping many homes from their portfolio in an attempt to lower their risk profile.

The WSJ says the situation is likely to get worse. The newspaper reports that if future satellite launches go as planned, it might be possible to update images of houses on a daily basis by 2030.

So, what can you do if your insurer drops you suddenly based on what it finds in an aerial image?

Policygenius recommends that you contact the insurance company and ask if there are any steps you can take to upgrade or repair your home so you can keep your coverage.

If the company refuses to reconsider its decision, you will be forced to look for a new policy with another insurance company. Policygenius suggests reaching out to an insurance agent who can help you find an insurer that will cover your home.

If you simply cannot find any company willing to cover the home, you might be forced to turn to the last-resort insurance program in your state and try to secure coverage that way. Reach out to your state's insurance department for more details.

The National Association of Insurance Commissioners maintains a list of state insurance departments on its website.