

EYE IN THE SKY ‘I was blindsided’ says man who had insurance yanked on his home of 40 years - a drone caught issue on his roof

The Sun

Insurers in Massachusetts have the right to not renew policies for properties

A HOMEOWNER has told how he was “blindsided” by insurers when they said he needed to fork out for a number of repairs on his home – despite having no issues for 40 years.

John D’Entremont claimed his longtime insurer had never mentioned any issues until insurance companies began using drones to take aerial photos of homes.

“I felt like I was blindsided,” John D’Entremont told local Fox News affiliate WFXT.

“If you look at the things they asked me to do, it was a significant amount of money.”

He maintained homeowners insurance through the same insurer the entire time he owned his house but hadn’t faced any problems until August 2023.

It was then that D’Entremont received a letter from his insurer highlighting pricey repairs the home insurance company claimed he needed to make.

The notice also stressed the insurer needed a plan from him within 60 days.

“Get the moss off the roof, trim the tree back that had branches hanging over the house,” D’Entremont recalled of the demands.

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<https://uphelp.org/eye-in-the-sky-i-was-blindsided-says-man-who-had-insurance-yanked-on-his-home-of-40-years-a-drone-caught-issue-on-his-roof/> Date: November 25, 2024

“And get some, in their case, they said get some shingles.”

In a rush to comply, D’Entremont started gathering estimates for the repairs requested.

The resident got the tree work done that the insurer told him to and even reached out to his insurance agent to keep her updated on his progress with taking care of the noted issues.

But it wasn’t enough.

By early November, he said the company took action.

“I get a notification that they have decided to cancel my homeowners policy,” D’Entremont admitted.

Insurers in Massachusetts have the right to not renew policies for properties.

This is as long as they provide a homeowner with a 45-day written notice before the policy’s expiration along with specific reasons for the decision.

While all of the proper steps were taken, D’Entremont was left baffled as to why had never been notified of the defects at his home before.

His daughter shared an unconfirmed idea that aerial images may have been used to catch his noted problems.

That isn’t unusual since home insurance companies have adopted use of the tech, according to Emily Rogan with the consumer advocacy organization United Policyholders,

“There were a lot of big changes during COVID where there were more satellite inspections, different ways,” Rogan explained.

“And you know, a lot of industries really leaned into the technology. And what we’re seeing now is that it’s becoming more commonplace, whether a drone image or from a satellite.

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“They have more access to data about you as a policyholder and about your property. And they’re using that to choose their customers.”

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