

Furious homeowner says her insurance company flew a drone over her house and refused renewal — for 1 minor reason

NY Post

When Lynne Schueler looked up at the branches of a beloved tree in her Massachusetts yard, she never expected that a drone might be looking down on her.

Schueler, who had held a policy with the same insurer for more than a decade, was shocked to receive an email containing an aerial photo of her home and a warning that she had six weeks to cut back limbs hanging over her roof — or lose her coverage.

“It was very invasive, because they had taken a picture of my house without me knowing, which was really kind of crazy,” she told CBS News Boston in an interview.

The longtime policyholder said she felt trapped: removing the branches cost \$1,200, but losing coverage could have jeopardized her mortgage.

“I had insurance with this company for the last 12 years, with no claims,” she said. “I’ve been a good customer to them.”

Industry critics say Schueler’s experience is increasingly common as insurers adopt aerial imaging to assess risk.

“I think it’s becoming very, very common,” Amy Bach, executive director of consumer group United Policyholders, told CBS.

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<https://uphelp.org/furious-homeowner-says-her-insurance-company-flew-a-drone-over-her-house-and-refused-renewal-for-1-minor-reason/> Date: December 19, 2025

She added that insurers are now dropping customers based on images that show “mold on your roof,” “damaged roof tiles” or “trees touching your house.”

Other homeowners across the country have faced similar surprises.

Mike Arman, near Daytona Beach, Fla., previously told the Daily Mail he was twice “spied on” by insurers despite not having made a claim in 52 years.

He recalled being told his roof had problems based on satellite footage which “looked like it was taken in 1936,” and said the company “refused to come and see his home in person” despite being located just three miles away.

In California, longtime customer Joan Van Kuren told CBS she was stunned when her insurer of almost four decades dropped her after a drone captured what it labeled “hazardous” renovation clutter.

Insurers contend that aerial photos are less intrusive than sending adjusters to homes. Lawmakers, however, are beginning to push back.

In Massachusetts, State Rep. David LeBoeuf has introduced legislation that would require companies to provide homeowners with copies of any photos taken, noting on social media that the bill “would give homeowners date stamped copies of the images and an opportunity to repair any identified damages or identify errors in the findings of the image analysis.”

California Assemblymember Lisa Calderon has advanced a similar proposal, warning that “we are in the middle of an insurance crisis and Californians are facing nonrenewals or policy cancellations, sometimes without justification,” in a press release.

She said constituents “deserve to have access to important information regarding the coverage of one of their most valuable assets.”

But advocates argue these efforts still fall short.

“This can be done through time stamps on aerial images and set timeframes on how old they can be,”

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Emily Rogan, senior program officer at United Policyholders, said.

She added that customers should “have the chance to correct misinformation or errors and stay insured.”

For Schueler, whose branches were cut just in time to keep her policy, the experience has left a lasting unease.

“I wasn’t home because my car wasn’t in the driveway,” she said. “It ended up costing \$1,200. I had no choice.”

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