

Fury as home insurance companies cancel coverage after secretly taking pictures of owners' properties using drones, high altitude balloons and even manned airplanes

Daily Mail

Insurance companies have been accused of canceling coverage after covertly capturing images of homeowners' properties using drones, high-altitude balloons and even manned airplanes.

Cindy Picos, a resident of Auburn, California, said she was dropped by her home insurer, CSAA Insurance, after they obtained aerial photos of her roof, as reported by WSJ.

She was even denied access to view the photos, as she said in frustration 'I thought they had the wrong house. Our roof is in fine shape.'

Her experience echoed the sentiments and anger felt by other homeowners, including Marilyn Smith and CJ Sveen, whose policies were rejected after the insurance company monitored their homes via drone.

It's not uncommon for insurance companies to use technology like drone surveillance and high-altitude balloons to look for risks, sometimes without the owner's knowledge.

Geospatial Insurance Consortium, a company providing aerial imagery and geospatial information to insurers, says its airplane imagery program covers 99 percent of the U.S. population.

'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,' said Amy Bach, executive director of consumer group

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United Policyholders.

In Picos' case, CSAA asserted that her roof had reached its life expectancy, but according to an independent inspection, it had at least ten more years of life, she said.

The insurer refused to reconsider their decision, and Picos was never given the opportunity to review the images.

A spokesperson of CSAA said the company has updated policy to allow homeowners to review images upon request. DailyMail.com has reached out to the company for further information.

Other Californians' policies were cancelled in similar circumstances, for example, Smith and her husband drained their pool after their grandkids had all grown up and said they no longer used it.

In response, AAA Homeowners Insurance said they noticed 'deferred maintenance' on the pool and could not renew their insurance.

Smith said she talked with agents after getting the shocking notice of non-renewal who told her the rejection was plainly linked to the pool in her backyard in Oakley.

'She just flat out said because the pool was empty,' Smith said. 'I don't understand what their problem is. Because you empty a pool and you're saving on water.'

Another resident Sveen said his insurance was not renewed due to 'clutter' in his front yard. and a fourth homeowner was told his roof had 'exceeded its normal life.'

'Apparently they have some pictures and they noticed clutter,' Sveen said. 'I find that offensive. How dare you judge me because of my stuff!'

Sveen uses his yard as a workshop and said that when he asked to see any photos or videos they had taken, AAA denied his request.

'There was no chance to mitigate, clean up, do anything, it was just, you're fired,' he said.

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The rejections come just months after State Farm and Allstate announced they would not be writing new policies in California due to wildfire concerns.

Some companies have been accused of using aerial photos to clear out customers they don't want, the WSJ reported.

Nichole Brink, who quit her job as an agent for Farmers Insurance, said: 'It's like they're using anything as an excuse to get people off their books.'

Others with insurance brokerage Arthur J. Gallagher said their firm has seen 'an unprecedented level' of non-renewals.

DailyMail.com has reached out to both companies for further information.

'The technology is way ahead of any consumer protections,' said Douglas Heller, director of insurance at the Consumer Federation of America.

'Part of the industry strategy is to avoid any situation where consumers get to say 'yes' or 'no' to this kind of spyware approach to underwriting and rating,' Heller said.

Neil Pearson, a consultant who works with imagery companies, said the use of aerial images will only get more detailed and frequent.

'It could get interesting from a privacy standpoint as... a property could be monitored daily at high resolution. It is a bit Orwellian.'

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