

Homeowner claims insurance company used drone to spy on her property before dropping her from plan: ‘No freaking way’

NY Post

A homeowner in California claims her longtime insurance provider dropped her after it allegedly used a drone to take images of her property while she was renovating her home.

Joan Van Kuren said she received a notice from CSAA that it was ending its coverage of her Modesto home due to “hazardous” construction causing “clutter” in her yard, the furious homeowner told CBS News.

Van Kuren, who says she’s had CSAA’s home coverage for nearly 40 years, said she has been remodeling her home over the past three years, dishing out over \$200K in the process.

The homeowner revealed that the work did take “forever,” but her property needed a drastic update, which included remodeling her kitchen, bathrooms and driveway.

However, she claimed that as the work on her home was nearly complete, CSAA sent her a letter citing “hazards” it found and unsanitary conditions on her property as a liability.

Van Kuren, who said she’s spent around \$80K on CSAA home and car insurance over nearly four decades, decided to call the insurance company to clarify why she was being dropped from her plan.

“She said they flew a drone over the home,” the bewildered homeowner claimed a CSAA representative told her over the phone.

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Source:

<https://uphelp.org/homeowner-claims-insurance-company-used-drone-to-spy-on-her-property-before-dropping-her-from-plan-no-freaking-way/> Date: April 29, 2025

The revelation has left her feeling vulnerable in her own home.

“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,” she told the outlet.

CSAA denied that it flies drones over its customers’ homes, according to CBS.

However, the insurance company revealed that it uses “several sources of information to assess the condition” of its clients’ properties, including “aerial imagery captured by third-party, fixed-wing aircraft and satellites,” the outlet reported.

Van Kuren claims that CSAA told her that its aerial images showed minimal debris on the left side of her home — where the final renovations on her home were being made.

The Post has reached out to CSAA for comment.

Amy Bach, the executive director of United Policyholders — a nonprofit that provides information and resources about insurance companies and policies in all 50 states — said that when dealing with an issue similar to Van Kuren’s experience, policyholders should always request the specific images that have been used to cancel policies.

“Sometimes, these images are blurry,” the consumer advocate and attorney told CBS. “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.”

Bach told the outlet that policyholders could ask their insurer to send them the images cited in their policy cancellations, as insurers are not exempt from making mistakes.

For Van Kuren, however, she claims she requested those images, but CSAA has yet to send them.

CSAA told CBS that anyone disagreeing with the company’s findings when a policy is canceled may submit photographs and documents contradicting its discovery.

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Insurance companies must also give their clients in California a 75-day notice before canceling their coverage, according to state law.

In New York, an insurance company has 45 to 60 days to notify and explain the reason for non-renewal before it drops a policy.

As for Van Kuren's CSAA car insurance, she decided if the company was so quick to drop her home insurance policy, she would reciprocate by dropping it as her auto insurer.

"The gentleman said to me, 'Is there any conversation we could have to keep you?'" Van Kuren claimed a CSAA representative said to her.

"I said to him, 'There is absolutely no freaking way.'"

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