

[Homeowner: Insurance Company Looked in With Drones](#)

Newsmax

A California homeowner said her longtime insurance provider used drones to spy on her property, then refused to renew her policy after spotting “hazardous” construction debris and “clutter” in her Modesto yard.

Joan Van Kuren told CBS News she had been renovating her home for three years, spending more than \$200,000. She said the remodeling was nearly complete when she received the notice from the CSAA Insurance Group.

Van Kuren said she’s used the company as her home and auto insurance provider for nearly 40 years and has paid it nearly \$80,000.

After receiving a cancellation notice, Van Kuren said she called CSAA and was told that the company had flown the drone over her 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,” Van Kuren told CBS News.

CBS News said it contacted CSAA and the company claimed it does not fly drones, but uses aerial imagery captured by satellites and other types of aircraft.

Consumer advocate and attorney Amy Bach said homeowners facing similar situations should request the exact images the company used to reach their decision.

“Sometimes, these images are blurry,” said Bach, executive director of United Policyholders, an insurance resource nonprofit, “and so assuming that the image is showing a damaged roof when it really

is just a roof that has a skylight or solar panels.”

CSAA told CBS News that homeowners who disagree with the company’s decision can submit additional evidence like photos and documents. Van Kuren said she requested the pictures, but that CSAA never sent them.

It’s not the first time CSAA and other insurance companies have been accused of using drones to spy on customers.

“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,” Bach said.

State Farm claimed it was the first company to use drones for inspections in 2015. Since then, many other companies have followed suit.