

[Insurance companies are using drones to inspect homes](#)

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If you're a homeowner and you notice a drone flying over your house, it might be your insurance company checking to see if your home is meeting policy requirements.

Insurance companies are using drones to take images of homes to avoid insuring high-risk homes and have a legal right to do so.

"It's one thing to use those photos and say we want you to fix this or we're going to charge you more. But it's another thing to say 'Bye, bye. We're not going to be your safety net anymore,' that's a really big deal," said Amy Bach, the executive director of the consumer advocacy group United Policyholder.

Bach isn't against the use of drones, but she believes their use of them is hurting homeowners.

"People getting dropped when their policy expires based on their aerial images, it's sweeping the country as a problem," said Bach.

Mark Friedlander with the Insurance Information Institute says the use of drones isn't new, and they're used to assess physical properties, specifically the roof.

"When aerial technology is taken of your property they may see some undeclared items, not necessarily looking for them - say you installed a swimming pool but never notified your insurer or a trampoline where in many cases is a violation of your policy agreement," said Friedlander.

Friedlander added the most common time to have your home inspected is when it's time to renew or when you bought new coverage, and insurers are required by law to give you 48 hours' notice of an inspection.

If the insurer determines your home's too risky, Florida law also requires that the insurer tell you why they're not renewing your policy.

"Less claims means better pricing for everybody so that's really the goal here. The goal isn't to cancel people's policies or to have a gotcha we found something in your yard," said Friedlander.

Bach said she is calling on lawmakers to put some more power in the consumer's hands and ask for a longer grace period to fix issues your insurance if they decide to drop your coverage.