

[Insurance companies use drones and satellite images to spot roof damage](#)

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Some insurance companies use images to demand customers repair or replace roofs or lose coverage

Using satellite or drone images to spot potential roof damage is a growing trend. Some companies use the images to demand customers either make repairs, replace their roof, or risk losing insurance coverage.

It is legal for insurance companies to use drone and satellite images to check on properties they cover in Oklahoma according to Mike Rhodes at the Oklahoma Insurance Department.

United Policyholders, a non-profit providing consumer resources, tells The Problem Solvers it is experiencing a spike in complaints from people across the country dropped by their insurers because of satellite or drone images of their roofs that may be out of date, blurry, or inaccurate.

Here's what to do if you get a letter or email from your insurance company demanding repairs or replacement:

- Ask for a copy of the image, when it was taken, and an explanation of why the insurance company believes it shows a need for repair or replacement.
- If you believe the insurer's conclusion about what it sees in the image is wrong put your correction in writing and ask them to reconsider the decision.
- If repair or replacement is necessary, ask for a reasonable amount of time to complete it.

According to the Oklahoma Insurance Department most non-renewal notices from insurance companies are 30 day notices which likely won't provide enough time to hire a reputable roofer to make repairs or

do a replacement.

Also, Oklahoma's Insurance Department would like to hear from you if find yourself in this situation. It hasn't had any complaints yet, but is aware of the growing number of complaints to other entities across the country.

To protect consumers, OID anticipates rules could be established to provide guardrails for the use of drone and satellite images by insurers, or possibly even statutory regulations established.