

## [Insurance companies using drones to jack rates, cancel policies: 5 ways to fight back](#)

MSN

If you think your backyard is your private sanctuary, think again. Your insurance company is probably spying on you from above. And I promise you, it isn't doing it to admire your landscaping. It's looking for an excuse to cancel your policy.

According to a report from The Wall Street Journal, mega-insurers are using drones, airplanes, and high-altitude balloons to run secret surveillance on properties. In fact, an industry-funded group called the Geospatial Insurance Consortium has reportedly photographed 99% of American homes from the air.

You can read the breakdown from consumer advocacy group United Policyholders.

What are these companies hunting for? They're looking for any minor infraction that lets them classify your home as high-risk so they can dump you. We're seeing homeowners lose their coverage over a little moss on the roof, an undeclared backyard trampoline, or tree branches hanging a bit too close to the gutters.

Sometimes the technology just gets it wrong, mistaking harmless shadows for severe roof damage.

Knowing when your home insurer could hike your rates over a drone photo is critical. When it drops you, finding new coverage is a nightmare — and guaranteed to be vastly more expensive.

But you don't have to just sit there and take it. Here are five ways to fight back, keep your coverage, and lower your premium.

### 1. Demand to see the evidence

If your insurer sends you a nonrenewal notice based on an aerial image, don't panic. Fight it. Ask your

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Source: <https://uphelp.org/insurance-companies-using-drones-to-jack-rates-cancel-policies-5-ways-to-fight-back/> Date: May 25,

agent or company to show you the exact photos they used.

Sometimes, these images are two or three years out of date. In other cases, the artificial intelligence simply misinterprets what it's seeing. If the company claims your roof is failing, hire an independent, licensed inspector to verify its condition.

You can dispute a cancellation if you can prove its eye in the sky made a mistake. Learn more in "8 Reasons Your Insurance Claim Could Be Denied and 4 Steps to Take Next."

## 2. Shop around and bundle

Never show blind loyalty to an insurance company. It isn't showing any loyalty to you.

If your current provider hikes your rates or threatens to drop you, shop the market immediately. Frankly, you should be getting quotes every year anyway. While you're at it, bundle your home and auto policies with the same provider.

## 3. Fix the easy red flags today

Insurers are aggressively looking for deferred maintenance and liability traps. Walk around your property this weekend and look at it through the eyes of a ruthless corporate underwriter.

Trim back any tree branches hanging over your roof. Clean the moss or algae off your siding. Clear piles of debris out of your yard. If you have a trampoline or a drained swimming pool, resolve the issue immediately.

Making these simple fixes means there's nothing problematic for the cameras to catch in the first place.

## 4. Jack up your deductible

If you survive the aerial inspection but your premium still shoots through the roof, it's time to restructure your policy.

Increasing your deductible is one of the fastest, most effective ways to lower your premium. If you bump your deductible from \$500 to \$1,000 or \$2,500, you take on more of the initial risk, and the insurer charges you less.

Just make sure you actually have that cash sitting in a high-yield savings account in case a storm rips off your gutters.

#### 5. Exploit mitigation and security discounts

Insurance companies hate risk, so they will often reward you for lowering it. Ask your agent about discounts for safety upgrades.

Installing a centrally monitored burglar alarm, upgrading to deadbolt locks, or adding smart water leak detectors can shave a decent percentage off your bill. If you live in a hurricane or tornado zone, adding storm shutters or hurricane straps to your roof can drastically cut your costs.

Make them pay you for being responsible.

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If you've got \$100,000 in investible assets, you qualify for a free appointment with a vetted financial advisor in your area.