

Insurance companies using new tools to evaluate property

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Imagine paying for homeowner's insurance for decades, only to get a letter that your insurer isn't renewing your policy.

Insurers are using new tools, including drones and satellite cameras, to evaluate property.

"I felt like I was blindsided," John D'entremont told us. "If you look at the things that they asked me to do, it was a significant amount of money."

D'entremont has owned his home for decades, insuring it with the same company the whole time.

He says he was shocked when he got a letter from his insurer last summer, detailing pricey repairs that needed to be made within 60 days.

"Get the moss off the roof, trim the tree back that was had branches hanging over the house and get some, in their case, they said get some shingles," he said.

D'entremont says he quickly got estimates and reached out to his agent, but he says it wasn't enough and his policy was canceled.

In many states, insurers have the right to not renew policies as long as they provide a homeowner with 45 days written notice prior to the policy's expiration, and specific reasons for the decision.

Emily Rogan, senior program officer for United Policyholders, told us it's becoming more commonplace for insurers to use drone and satellite images.

So, what can you do if you get a notice of cancellation or non-renewal? Rogan says first, ask why and ask

to see the photos. She said to make sure the photos are actually of your property and that what they're seeing isn't an error.

Rogan says to ask if the insurer will change their decision if you prove you have a contract for pending repairs.

Rogan says there are other things a consumer should do, including shopping for new insurance immediately, and staying on top of maintenance, because you never know when an insurer might take a photo.