

## [Insurance company drops customer saying a 'drone' took photos of clutter in yard](#)

ABC 7 News

Just as wildfire season gets underway, homeowners insurance is becoming more and more scarce. Some companies aren't writing any new policies, while others are dropping longtime customers. Among them is an East Bay man who was told he lost his insurance — based on photos taken by a drone over his property.

It came as a shock. At first, he was told he'd lost his insurance because "drone photos" taken over his property showed hazards in his yard. But the company would not show him the pictures. Later he was told there was no drone, just aerial photos. He felt it intruded on his privacy, with no way to reinstate his policy.

Drones sometimes fly over CJ Sveen's Oakley house. He never thought much of it — until now.

"Apparently they have some pictures, and they noticed clutter," Sveen said.

Sveen was shocked when he got this notice from his longtime home insurance carrier, California State Automobile Association (CSAA) Insurance Group, a AAA insurer.

"They're going to be terminating our homeowner's insurance policy," Sveen said.

His house isn't in a fire zone, and he's never filed a single claim in 15 years. Instead, the notice said CSAA found "debris, hazardous conditions, tires or a dilapidated car" in his yard.

But how would they know that? No one ever came to inspect. So, Sveen called the company.

"And they said, 'Oh, we sent over a drone.' And like, they have a drone that they sent over my property.

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Just flew into my yard. So, very shocked, yeah,” Sveen said.

He says CSAA would not let him see the drone photos nor give him a chance to clear his yard.

“I guess the old-school way would be to knock on your door. I guess they don’t do that anymore, they send a drone,” Sveen said.

MICHAEL FINNEY: “They said, ‘We had a drone, we’ve seen your house, your property, that’s why we’re denying you.’”

CJ SVEEN: “That’s correct.”

But CSAA later told Sveen it did not use a drone, and “the company does not perform surveillance on insured properties using drones.” In a letter, it said it may review “proprietary aerial imagery” to assess risk. The company told 7 On Your Side the images may be captured by “fixed-wing airplane or satellite.”

Still, the company would not show those images to Sveen or to 7 On Your Side.

We flew our own drone to see for ourselves how it looks from up there.

Sveen also took 7 On Your Side on a ground-level tour and admits the yard is cluttered. But he’s a do-it-yourself “tinkerer.” He’s restoring a 1966 Chevy, his first car, and he changes his own tires each season. He installed the solar panels on his roof.

“It’s not dangerous, it’s not neglected, we are back here, we are using these things,” Sveen said. He says it’s a lifestyle, not a hazard.

Sveen complained to the State Department of Insurance.

“We were found guilty and punished, no opportunity to mitigate,” Sveen said.

In a reply, the insurance company said images showed, “debris that resembles wood and cardboard, a grey truck with debris in the bed, a tan vehicle with debris on top” — and that dilapidated car, likely the ‘66 Chevy he hopes to restore.

"I kind of was offended. You know, how dare you judge me for my stuff," Sveen said.

The company also said in its reply: "While you may have had your insurance with the company for many years, paid your premiums and not filed claims, those factors are not considerations when evaluating property risk."

"They just said, 'Sorry.' You know, 'We're done, have a nice day,'" Sveen said. "I'm like, what do I do? I don't understand."

Insurance companies are increasingly using tools like aerial photography to assess the risk on your house.

CSAA told us that anyone can go online to services like Google Earth 3-D to get a good idea of what companies may be looking at when they assess the risk of insuring your home.

As for legality of taking drone pictures over a house? State law only forbids that if you're specifically doing so as a sort of peeping tom.