

Insurance Company Uses Drone To SPY On Home Renovation Project and Leads to Insurance Cancellation

Building Elements

In a surprising and unsettling turn of events, a woman from Modesto, California, found herself without home insurance coverage after nearly 40 years. According to CBS News Sacramento's Kurtis Ming, the insurance company, CSAA, abruptly canceled her policy due to what they observed from a drone's view high above her property. The incident has raised concerns about the extent to which insurance companies are monitoring their customers and the methods they use to evaluate property conditions.

A Renovation Dream Turned Nightmare

Joan Van Kuren, the homeowner, had been diligently renovating her home for more than three years. The extensive work included a new driveway, an updated kitchen, and a renovated bathroom. She invested hundreds of thousands of dollars into these improvements, transforming her property into what she described as an "amazing" space. However, her joy was short-lived when she received a letter from CSAA, her home insurance provider, citing "unacceptable hazards" and "liability exposure" as the reasons for dropping her coverage.

The Role of Drone Surveillance

Van Kuren was shocked to learn that her insurance company had allegedly used a drone to survey her property. She expressed her discomfort with the situation, telling Ming, "It almost feels like someone's looking in your windows." The drone reportedly captured images of debris on the left side of her house, which was actually part of the final phase of her ongoing renovation project. Despite this, the company provided no opportunity for Van Kuren to address the issue before canceling her policy.

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CSAA's Denial of Drone Use

When contacted by CBS Sacramento, CSAA denied flying drones over Van Kuren's home. Instead, the company claimed that it uses several sources of information to assess property conditions, including aerial imagery captured by third-party aircraft and satellites. This explanation did little to alleviate Van Kuren's concerns, as the end result was still the abrupt cancellation of her insurance coverage.

Consumer Advocate's Advice

Amy Bach, executive director of the nonprofit United Policy Holders, advises homeowners to request specific images that insurance companies use to justify policy cancellations. This step can help clear up any misconceptions, especially if the images are unclear or misleading. Bach noted that sometimes aerial images might show a "damaged roof" when, in fact, the roof might just have a skylight or solar panels. Van Kuren took this advice to heart and requested the images from CSAA, but she says the company never provided them.

A Costly Experience

Van Kuren estimates that she has paid approximately \$80,000 to CSAA over the years, which included her car insurance. Frustrated by the lack of transparency and customer service, she decided to terminate all her CSAA policies and take her business elsewhere. "There is absolutely no freaking way," she told a CSAA representative when asked if there was anything the company could do to keep her as a customer.

The Growing Use of Aerial Imagery

This case highlights a growing trend where insurance companies are increasingly using aerial imagery, whether from drones, fixed-wing aircraft, or satellites, to assess properties. As part of their policy terms, insurance companies have the right to inspect the exterior of a property. However, the use of such technology raises ethical questions about privacy and the accuracy of assessments based on aerial views.

The Importance of Being Proactive

Homeowners are encouraged to be proactive in understanding what insurance companies might see when evaluating their properties. Ming suggests that consumers use tools like Google Earth to view their homes from above, which can provide insights into what insurance companies may consider problematic. This foresight can help homeowners address potential issues before they lead to policy cancellations.

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“This is Predatory”

People in the comments shared their thoughts: “Do people not realize that we can just go on strike and stop paying insurance companies and they will then either be forced to play nice or they can go broke. Insurance is an extortion racket.”

Another commenter added: “Insurance companies are out of control that’s for sure.”

One person concluded: “This is predatory. They should have to give notice before inspections bottom line.”

A Wake-Up Call for Homeowners

Van Kuren’s experience serves as a wake-up call for homeowners across the country. It underscores the importance of staying informed about the methods insurance companies use to evaluate properties and the potential consequences of these evaluations. While technology has made it easier for companies to monitor properties, it has also introduced new challenges for consumers who may feel that their privacy is being invaded or that they are being unfairly penalized.

Protecting Privacy

What do you think? Should insurance companies be allowed to use drones or aerial imagery to evaluate properties without informing homeowners? How can homeowners protect their privacy while still complying with insurance company requirements? What steps should homeowners take if they disagree with an insurance company’s assessment based on aerial imagery?

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