MADE TO PAY I was stripped of my homeowner's insurance after an 'invasion of privacy' – I was spied on and then hit with $14k bill

The Sun

HOMEOWNERS are being dropped by their home insurance after insurers admit to using aerial drones to scout properties and roofs looking for flaws.

Bob Emerick, a resident of Mount Pleasant, Pennslyvania says he received documents from Travelers Insurance indicating that his policy would be dropped as soon as Tuesday.

Travelers informed him this was due to images captured by Nearmap, an aerial imagery software company that partners with the insurer.

According to Travelers, the aerial photos showed that two detached garage roofs on Emerick's property needed replacement.

However, these photos were never shown to Emerick, as he told local NBC affiliate WPXI-TV that Travelers refused to show him unless he paid for access to them.

Adding to his frustration, Emerick received a renewal notice from Travelers on June 10, stating that his policy was renewed starting from July 30 for one year.

Yet, just 15 days later, a new letter arrived, informing him that his policy would be dropped due to the aerial images.

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https://uphelp.org/made-to-pay-i-was-stripped-of-my-homeowners-insurance-after-an-invasion-of-privacy-i-was-spied-on-and-then-hit-with-14k-bill/ Date: September 15, 2026

Emerick decided to try and look for another insurer but learned he was already ‘red-flagged’ by them.

Only one company was willing to cover his home and pick up his policy, however it would cost him nearly $1,000 more a year.

This is more than double his deductible, and the insurance would not cover either detached garage, no matter what price.

And Emerick is not the only homeowner to go through this situation.

The Pennslyvania Insurance Department acknowledged receiving numerous complaints from homeowners about insurers using aerial imagery to cancel or not renew policies.

To make matters worse, the PID acknowledged that oftentimes the aerial images captured do not even show structural issues but rather cosmetic ones.

With nowhere else to turn, Emerick reached out to his local news station, WPXI-TV, in an attempt to publicize the issue.

Within hours of the news contacting Travelers, Emerick’s policy was reinstated.

When asked what changed, Travelers declined to comment.

“I don’t want to see anything else going through it,” Emerick said.

“Someone else might not have a way out,” he said of the new’s help.

“You’re talking $700/square – you’re talking $14,000,” Emerick said of the price to fix his roof.

“Times are tough right now, and to expect someone to put a roof on just because you flew over and took a picture, that seems ridiculous,” he said.

“As far as flying drones and making decisions,” he said, “I feel it’s an invasion of anyone’s privacy.”

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Amy Bach, executive director of United Policyholders, a consumer advocacy group, noted that non-renewal notices based on drone footage are becoming increasingly common.

“We’re going to see more and more people being dropped on the basis of these aerial images they didn’t know anybody was taking,” Bach said.

“It shouldn’t take a call from a reporter to make that happen.”

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