

‘Mold, algae’: Insurer drops SF homeowners, citing aerial footage of roof that didn’t exist

ABC 7

Have you been dropped by your insurer because of pictures taken of your house? 7 On Your Side investigates an insurance company who did that and looked into its use of aerial footage to make decisions on a local homeowner’s policy.

Liberty Mutual Insurance says it doesn’t use “drones” to assess property risk. However, according to this report, the company somehow obtained aerial images that were used as the basis to make a decision on Karen and Tony Hoover’s home insurance policy.

As the couple found out, the reason they got dropped turned out to be false.

Liberty Mutual has insured the Hoover’s San Francisco Victorian for nearly 50 years. Up until last month, when they received a non-renewal letter from the company claiming aerial footage found “moss, mildew, algae, and mold” on the roof.

“Since 1976 we have NEVER missed a payment,” said Karen Hoover. “They sent me some aerial views that show absolutely nothing!”

“I couldn’t even believe that,” Tony said.

A close-up of the pictures Liberty Mutual provided appear to be from Google Earth.

“All they do is show this picture of the whole roof — looking down,” said Hoover. “You can tell from looking at the roof. You can’t see one mark of discoloration.”

But like any good-faith homeowners, the Hoovers wanted to be sure.

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"I wanted a clean report on our roof," Karen said.

They hired Excelsior Roofing to do a follow up inspection — a licensed and well-respected roofing company that's been doing business in the city for more than 100 years. The company has an A+ rating with the Better Business Bureau.

7 On Your Side showed up. "Is the roof OK?" asked Investigative Reporter Stephanie Sierra.

"Perfect, I don't see nothing wrong with it," the inspector replied.

"So, no mold, no algae?" asked Sierra.

"Nothing at all," said the inspector.

In fact, the inspector told the Hoovers their roof is good for another 20 years. And the report he compiled included more than a dozen photos from every angle that supported its "good" condition. Even close-ups of the shingles that are clear of any growth.

"I'm infuriated," said Hoover. "The lack of common decency and customer support."

So the Hoovers appealed Liberty Mutual's decision, including the inspection report disproving the alleged problems. But over the past three weeks, the Hoovers heard nothing.

That's until 7 On Your Side got involved and reached out directly to the company's CEO.

His staff told us: "We are reaching out to Ms. Hoover directly to address her concerns. Home inspections have long been a standard in the insurance underwriting process, which can include plane-derived aerial reviews."

Within an hour after our follow-up questions, the company re-issued the Hoover's insurance policy.

"Thank you 7OnYourSide from the bottom of our heart!" said the Hoovers.

The couple is still frustrated it took a news agency to get them answers after doing business with Liberty

since 1976.

"We don't trust them at all," said the Hoovers.

Amy Bach the Executive Director with United Policyholders, a non-profit insurance advocacy group, expressed her frustration with the company.

"Liberty Mutual has been disappointing us. They seem to be non-renewing a lot of people and giving very, it sounds like, sort of inconsistent accounts of why," said Bach.

Bach says United Policyholders is pushing for legislation that would require insurers to be more transparent with non-renewals.

"Number 1 We want insurers to tell the homeowner what conditions at their property are out of compliance with the insurance companies rules. Number two, give the homeowner a reasonable amount of time to remedy those conditions. And number three, if they remedy those conditions, offer them a renewal policy," Bach said.

To the Hoover's disappointment, their family home across the street was dropped too, citing the same roof issues.

"There wasn't any option to fix it," Tony said. "It's just 'we're not renewing.'"

It's situations like that United Policy Holders is trying to prevent with its latest proposal. Bach says legislation is already in the works and expected to be introduced next session.