

More insurance companies using drones to inspect homes, evaluate storm damage

Fox 26 Houston

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The Wall Street Journal reports many large insurance companies are using drone images, sometimes from their own drones, but often from insurtech companies or the Geospatial Insurance Consortium.

But some consumers across the country have reported that they believe their insurance was unfairly dropped based on aerial images that didn't accurately depict their home's condition or that were outdated.

Consumer advocacy group United Policyholders is concerned consumers could have their homeowner's insurance dropped by insurers jumping to conclusions based on drone images.

"For example, seeing blurry roof tiles thinking that they're damaged when they may actually be a solar panel, or they may actually be a skylight, based on the granularity of the image just not being accurate and then jumping to a conclusion," said Amy Bach, Executive Director of United Policyholders.

"We also worry in the aftermath of a storm about them jumping to conclusions about the nature of the

damage and whether there was pre-existing damage,” Bach added.

Mark Friedlander with the Insurance Information Institute says that the use of drones isn’t new.

“It is a much more precise, accurate way to assess the condition of homes. Insurers have a right to inspect your home and we feel it’s much less intrusive [to use] a drone to take aerial imagery versus sending somebody out,” said Friedlander.

Insurers send drones through areas hit by hurricanes and other natural disasters and also when determining whether to insure a home or renew a policy.

We reached out to Travelers insurance and the Insurance Council of Texas to see if insurers are again using drones to assess damage from this month’s floods. We have not heard back yet.

In Texas, an insurer must notify homeowners in writing why a property is uninsurable or coverage is being canceled. But they don’t have to show them the images used to make the determination.

Homeowners have the right to get an independent inspection. If the home meets minimum requirements, an insurer cannot deny coverage.

United Policyholders is calling on lawmakers nationwide to require insurers to share aerial images used, and to give homeowners time to make repairs before a policy is canceled.