

[State Farm reverses course, renews OC homeowner's policy after she questioned drone roof assessment](#)

ABC7

SANTA ANA, Calif. (KABC) — There's a positive update on the story of a Santa Ana homeowner whose insurance company told her to replace her roof or lose her coverage after using drones to assess the state of her property.

She tried to challenge the assessment, but it wasn't until ABC7 On Your Side got involved that she was able to get results.

What a difference a few weeks have made for Linda Bennett.

"Like a weight has been lifted off my shoulders," she said after State Farm reversed course and agreed to renew her policy beginning May 1.

Bennett first contacted 7 On Your Side after receiving a letter, warning her that her policy would be canceled unless she replaced her roof — a job she said could cost between \$20,000 and \$50,000.

"I don't have that kind of money, and I've been in this home since it's been new," Bennett said.

In recent years, more insurers have turned to drones, aerial photography, and in some cases, artificial intelligence to evaluate whether to renew home insurance policies. Bennett believes that's how her roof was assessed.

"When I got the notice, I thought to myself, 'Nobody came out.' Nobody's called and said, 'We need to

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inspect your roof for your policy,” she said. “I just got that saying I had to get a new roof... no explanation.”

Bennett said she already planned to make minor repairs. A roofing contractor she hired told her that the roof was in good condition and could last up to nine more years.

After 7 On Your Side contacted State Farm, Bennett said her agent called with good news.

“What started happening is I got a call from my agent... and he said, ‘Just to let you know, good news, they’re not going to require you to replace your roof, and they will renew your policy as of May 1.’ So I was just... yay!” Bennett said.

Consumer advocates say homeowners who receive similar notices should act quickly.

“Write back immediately or call,” said Amy Bach of United Policyholders. “Ask, ‘Am I being non-renewed on the basis of an aerial image?’ Then say, ‘I want to see that image. Let me have those pictures, and give me a chance to fix whatever the problem is — or maybe I can explain it.’”

Bennett said her biggest fear was losing coverage altogether, something she says is increasingly difficult to replace in her area.

“They were just [like] ‘That’s it. I’m sorry. You have to replace your roof, or you’ll have to find another agent or policy.’ Well, you can’t do that,” she said.

Now that her policy has been renewed, Bennett said she’s grateful for the help.

“I can’t tell you, ABC just came through for me, completely. I just mentioned it and talked to somebody at ABC, and before I know it, you guys were coming over to talk to me,” Bennett said with a smile, adding that she’s extremely happy.