

[The Gee Code: How Gen Z Homeowners Can Stay Ahead of High Tech Insurance Practices](#)

YR MEDIA

While you may have seen photography drones used to shoot aerial shots for your favorite content online, did you know that same technology is being used against homeowners?

In today's digital era, home insurance companies are increasingly leveraging technology to assess properties during policy renewals. CBS 8 reports, some are now using drones and satellite imagery to survey properties.

This method allows the drone imagery obtained from homes to be used as justification for increasing the cost of and or canceling an existing home insurance policy.

Traditionally, insurers sent inspectors to evaluate homes physically. This would allow the inspectors to analyze the surrounding property of the home and assess any damage likeness such as flooding possibilities to then determine the rate a homeowner pays on a policy.

The primary reason for this heightened tech use is the impending changes in home insurance regulations. Companies, according to CBS, are preparing for new rules that will enable them to offer underwriting discounts based on property conditions. Instances where drones have identified debris or even a drained pool have led to dropped policies for some homeowners.

This shift towards stringent assessments aims to identify deferred maintenance issues, pushing homeowners to address potential risks proactively. This means homeowners will soon face choices: either rectify identified issues to retain coverage or opt for higher premiums if they choose not to.

For the 26% of Gen Z homeowners on the market, understanding this shift is crucial to maintaining

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coverage and potentially securing discounts.

To avoid policy cancellations, you can take several proactive steps:

Regular Property Maintenance: Regularly inspect your property and make necessary repairs to prevent problems that could be flagged by drone inspections.

Document Your Maintenance Efforts: Keep detailed records of all maintenance activities, including dates, receipts, and photos. This documentation can serve as evidence if you need to dispute an insurer's findings.

Utilize Independent Platforms: If you believe an insurer's decision is unfair, use independent platforms and consumer advocacy groups to challenge the decision. Organizations like United Policyholders can provide support and resources.

Keeping it ge, while the use of drones and satellite imagery in home insurance assessments may feel intrusive, it underscores the importance of proactive home maintenance and communication with insurers. For all homeowners, staying informed and prepared is essential to avoid policy cancellations and to take advantage of potential discounts.