

The ruthless insurance companies using DRONES to stiff homeowners

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Home insurance companies can fly drones over customers' homes unannounced to spot any defects and refuse to renew policies.

Across the country homeowners have reported having policies suddenly dropped after insurers captured aerial images with drones and noticed problems.

Insurance expert Karl Susman told CBS8 that the tactic is 'nothing new' but can feel invasive, 'awkward and a little weird' to 'not know when it's happening'.

Homeowners have claimed unannounced drones have captured debris, drained pools or moss growing on roofs, all of which have led to policies being dropped.

Malden resident John D'Entremont told Boston 25 News he was 'blindsided' by his insurer suddenly demanding he make expensive repairs and then telling him his policy was canceled.

D'Entremont has owned his Malden home for more than 40 years and has held the same insurance for the whole time without an issue.

Then last August, he said he received a letter from his insurer detailing expensive repairs he had to make.

He said they told him 'get the moss off the roof, trim the tree back that had branches hanging over the house, and get some, in their case, they said get some shingles.'

He got the tree work carried out and started getting estimates for the rest of the work, which soon added up.

But then in November he said: 'I get a notification that they have decided to cancel my homeowners policy.'

His daughter suspects that the company had used a drone to take photos of his home without telling him, allowing them to find 'defects' they never had before.

Emily Rogan with the consumer advocacy organization United Policyholders told Boston 25 News that the tactic is growing more common.

She said: 'There were a lot of big changes during COVID where there were more satellite inspections, different ways.

'And you know, a lot of industries really leaned into the technology.

'And what we're seeing now is that it's becoming more commonplace, whether a drone image or from a satellite.

'They have more access to data about you as a policyholder and about your property. And they're using that to choose their customers.'

Rogan said: 'It's more important than ever for homeowners to stay on top of home maintenance because you never know when that insurance company is going to take that photo.'

Last month The Wall Street Journal reported a 'dramatic' increase in 'reports from consumers who've been dropped by their insurers on the basis of an aerial image'.

Insurance companies have drones, manned planes, and high-altitude balloons at their disposal for aerial surveillance, according to The Journal.

The Geospatial Insurance Consortium which carries out aerial surveillance said it has photographed 99 percent of homes in the US.

But the tech is imperfect, according to The Journal, who said companies have dropped customers over images that are outdated or misrepresented.