

‘They’re using anything as an excuse’: Home insurance companies are canceling policies based on aerial images, advocacy group says — here’s what you can do to protect yourself

Microsoft Start

John D’Entremont has owned his home in Malden, Massachusetts, for more than 40 years, but last year, his insurer unexpectedly asked him to make some major repairs.

“I felt like I was blindsided,” he told Boston 25 News. “If you look at the things they asked me to do, it was a significant amount of money.”

D’Entremont says he received a letter in August from his insurer requesting he remove the moss from his roof, trim some tree branches that were hanging over his house and get some shingles. The homeowner claims he started gathering estimates, completed the tree work and even reached out to the insurance company to keep them updated on his progress. But in November, he received a notification that his policy was being canceled.

In Massachusetts, insurers can cancel a policy as long as they provide a 45-day written notice and qualified reason for doing so.

D’Entremont says he never filed any claims or had been notified of any issues with his home. He doesn’t know what prompted the sudden notices, but his daughter suspects the insurer might have used aerial images to scan the house for defects — a growing trend among insurance companies.

Some insurers are leaning more into technology

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Experts say more companies nationwide are using drone images and satellite photos to perform inspections in place of visiting homes.

These photos can be used to flag issues such as damaged roof shingles, yard debris, overhanging tree branches and undeclared swimming pools or trampolines. All of these can potentially be used as reasons for insurers to send out non-renewal notices to policyholders. Massachusetts, for example, permits the use of aerial images in policy renewal decisions.

“We’ve seen a dramatic increase across the country in reports from consumers who’ve been dropped by their insurers on the basis of an aerial image,” Amy Bach, executive director of consumer group United Policyholders, told The Wall Street Journal.

Insurers say customers agree to home inspections when they purchase a policy and that gathering aerial images is less intrusive than performing home visits, according to The Journal. But consumer advocates have concerns that these companies could be using outdated or inaccurate images when making their decisions.

Nichole Brink, who says she quit her job as an agent for Farmers Insurance last year, claimed to The Journal some customers were dropped based on aerial images that were two or three years old, while in another case, a part of the image that Farmers said showed tree limbs were actually just shadows.

“It’s like they’re using anything as an excuse to get people off their backs,” she said.

Brink says she switched insurers and jobs after discovering her own home had been flagged by Farmers because of a tree branch hanging over her barn. She cited concerns the company was indiscriminately clearing out unwanted customers.

A spokesperson for Farmers told The Journal it regularly reviews the properties it insures, and homeowners have at least 60 days to correct any inaccuracies or show the problem has been addressed if any problems are flagged.

What should you do if you receive a non-renewal notice?

If you receive an unexpected non-renewal notice from your home insurance company for any particular

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reason, Emily Rogan, a senior program officer at United Policyholders, recommends asking for evidence. The insurer might not be required to provide images upon your request, but it doesn't hurt to ask in case, for example, the wrong home was identified.

She also advises getting on top of your repairs immediately and asking your insurer if they'll change their decision if you can provide a contract for pending repairs.

"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," Rogan told Boston 25 News.

In case the insurance company doesn't rule in your favor, it may be a good idea to start shopping for new insurance once you receive a notice. This will minimize the risk of having a gap in your coverage.

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