

[Want to bounce around on a trampoline? You might want to check your insurance coverage](#)

The Palm Beach Post

Surveilling you by drone, checking on your home sales listing and observing your address via satellite: Your insurance company might be sounding like a jealous ex.

A trampoline in the yard or debris on the roof can also get you dropped from coverage these days.

More and more — aided by satellite imagery and drones — coverage cancellation threats often show up unannounced in your mailbox, part of insurers' increasingly sophisticated efforts to limit their liability and chances they'll have to pay on a policy.

Julie Laub, 45, of Boca Raton, said she was stunned to receive a 30-day cancellation notice last year from her insurer, Citizens Property Insurance Corp., the state's largest, even though no inspector had come to call.

"They told us they were canceling our property insurance because we have a trampoline on our property — they said they had done an aerial Google," said Laub, whose four children had been playing on it without incident for more than a decade. "We had 30 days to get new insurance or get rid of it."

The trampoline is no longer at their property, said Laub, still incredulous. "I couldn't believe it."

Actually, the trampoline would have been spotted not by Google Earth, but on Bing aerial maps, according to Michael Peltier, Citizens' spokesman, who confirmed the state's insurer of last resort does resort to aerial surveillance to spot risk.

Insurance consumer advocates and industry representatives agree: The increased scrutiny is borne out of not only the technology to look closer, but also better data and scoring of what factors result in insurance

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companies having to pay claims for incidents well beyond a storm or broken pipe.

“The insurance industry is shifting to a predict and prevent approach to risk management versus the prior approach of replacing and repairing,” said Mark Friedlander, spokesman for the industry-funded Insurance Information Institute, based in St. Johns County.

Amy Bach, executive director of United Policyholders, a 33-year-old San Francisco-based insurance customer advocacy nonprofit, calls it “a national plague.”

“Insurers have taken a much more cautious and much more aggressive approach to screening out customers,” she said, noting that she’s heard of policies threatened with cancellations because of pine needles on roofs of houses in wildfire-prone areas.

Andy Williams learned he was being canceled in late spring not because of what an inspector found at his 20-year-old Cape Coral home, but because of where they found it — in the real estate listings. He was selling his Cape Coral house after owning it for 17 years because of his divorce.

“I guess they do searches on MLS (multiple listing service) a lot and it popped up,” said Williams, a field corporate manager for John Deere’s national accounts. “They don’t want the liability of a real estate agent coming through with potential buyers and viewing the house. I guess it’s more of a liability than having 50 people at a Christmas party.”

Williams’ real estate agent, Brett Ellis, said that’s the first time he’s seen a cancellation like that in 36 years of selling property in the Fort Myers area. But it’s just one item on a list he’s seen growing since Hurricane Ian hit in 2021. Also on the list of reasons for threatened cancellations: solar panels.

The marketing department at Williams’ insurer, SafePoint Insurance Co., based in Temple Terrace, said the company does not respond to media inquiries.

But Ron Bradley Sr., who recently retired from owning Bradley Insurance Group in Pompano Beach, said he’s never seen a policy that cancels people for putting their homes up for sale in 37 years in the business. Bradley said it’s more likely the reason for the cancellation was not accurately communicated to Williams: His house was likely spotted in the listings with pictures showing no furniture in the house,

Bradley theorized.

Empty rooms are a big, red flag because vacant properties are riskier from an insurance standpoint, he said.

“What happens when a house is vacant [is] you don’t see the leak when it starts,” Bradley said, noting that the peril of a clogged air conditioner condensation line increases if no one sees it start dripping. “If you’re living in your house, you see that and fix the problem before it causes any damage.”

Williams, in Cape Coral, insists he’s living at the home part-time, however. He recently took it off the market because it wasn’t drawing much interest from buyers. And he’s had to purchase a policy that was twice as expensive as the one that was canceled, he said.

Bach said her organization is lobbying lawmakers throughout the country to get consumers more rights in the form of longer times to address flagged issues before they are canceled and the right to scrutinize what drone photos are showing about their home.

Jim Wood, 81, of Boca Raton said he would have liked to see the drone photo snapped this year that led to Citizens threatening to cancel his policy because it claimed the roof was damaged and in uninsurable condition for his policy’s renewal.

“Our roof is only seven years old.” Wood said.

Like the others, the cancellation notice arrived without an inspector’s visit.

The roofer who did the installation came out and determined that the drone must have mistaken some debris for damage. But it took about two months’ worth of phone calls before it was straightened out, Wood said.

“I went around and around with the insurance agent, the roofer, Citizens and the mortgage company,” Wood recalled. “Fortunately, we got it resolved and then the policy was renewed.”

Still, the experience left him rattled.

“I was nervous,” he said.

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