

[Woman's insurance canceled after drone flies over her home](#)

Local 12

A woman had her insurance canceled after a drone flew over her home.

According to CBS News, a woman from Modesto, California told CBS Sacramento that her home insurance company of nearly 40 years dropped her coverage because of what it spotted with a drone.

Joan Van Kuren told CBS that she's been renovating her home for more than three years, spending hundreds of thousands of dollars to have her driveway redone, her kitchen updated and bathroom renovated, among other changes and upgrades.

"It was amazing," Van Kuren told CBS when asked how it felt to get all the projects finished. "It was wonderful because it took forever."

Soon after, however, Van Kuren said she was notified by letter that her home insurance company of nearly four decades, CSAA, had dropped her. According to CBS, the company cited a substantial increase in hazards with clutter or unsanitary conditions, with the letter calling it an unacceptable hazard and liability exposure.

Van Kuren told the network's reporters that she decided to contact CSAA about the decision.

"She said they flew a drone over the home," Van Kuren told CBS. "It almost feels like someone's looking in your windows, you know, when they tell you that they flew a drone over your home and looked at it. It's like, whoa."

According to CBS, CSAA told Van Kuren that there was debris on the left side of the house.

Van Kuren told the network that it was the final phase of her renovation project, adding that the company

gave her no opportunity to remedy the problem.

CBS Sacramento reached out to CSAA and the company denied that it flew any drones, explaining that it used multiple sources of information to assess the conditions of properties. Those sources included aerial imagery that CSAA said is captured by third-party, fixed-wing aircraft and satellites, per the network.

Executive director of the consumer advocacy nonprofit United Policy Holders Amy Bach told CBS that property owners should ask their insurance company for any specific images that have been used to cancel policies, which should clear up any misconceptions.

“Sometimes, these images are blurry,” Bach told CBS. “And so, you know, assuming that the image is showing a damaged roof when it really is just a roof that has a skylight or solar panels.”

CBS Sacramento used Google Maps to view Van Kuren’s property and was able to see concrete work and the unfinished side yard, along with the clutter.

Van Kuren told the network that she’s decided to take her business elsewhere, following her experience with CSAA.

“The gentleman said to me, ‘Is there any conversation we could have to keep you?’ ” Van Kuren told CBS, speaking about a conversation she had with a CSAA representative. “I said to him, ‘There is absolutely no freaking way.’ ”

CSAA told CBS that those who disagree with the company’s findings may submit their own pictures and documents. Van Kuren requested the documents, but told CBS that she never received them from the company.

Insurance companies must give customers a 75-day notice before canceling coverage, according to CBS. As part of homeowners’ terms, insurance companies are able to inspect the exterior of a property, per the network.