

# Aerial Documentation as Insurance: What Every Property Owner Needs Before the Next Claim

A White Paper by NE Ohio Drone LLC — Ed Rich, FAA Part 107 Licensed Commercial Pilot | (330) 208-3601 | [NEOhioDrone@gmail.com](mailto:NEOhioDrone@gmail.com) | [www.NEOhioDrone.com/Insurance-Claims](http://www.NEOhioDrone.com/Insurance-Claims)

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## EXECUTIVE SUMMARY

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Every property owner in Northeast Ohio carries insurance for the same reason: when a storm hits, a fire breaks out, or damage occurs, they expect to be made whole. But the gap between what a policy promises and what an insurer actually pays is often determined by one thing: documentation.

When a claim is filed with strong, dated, geotagged, high-resolution aerial imagery produced by a licensed operator, the facts speak for themselves. When a claim is filed with smartphone photos taken in a panic after the damage has already occurred — with no baseline record of what the property looked like before — the insurer's adjuster holds most of the cards.

*The best time to document your property is before you need to file a claim. Not after the storm. Not after the fire. Before.*

This white paper is written for commercial and residential property owners, property managers, real estate investors, and risk managers who want to understand that simple but consequential truth. Professional drone documentation from an FAA-licensed operator creates a defensible, timestamped aerial record of your property's condition. It's not a luxury for large commercial portfolios. It's a practical investment in your ability to collect what you're owed when something goes wrong.

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## THE CLAIMS LANDSCAPE HAS CHANGED

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### Insurers Are Already Using Aerial Imagery — Are You?

Property insurance companies have been quietly expanding their use of aerial photography for years. High-resolution drone and satellite imagery is now routinely used by carriers to assess roofs, identify deferred maintenance, confirm or challenge claim submissions, and make underwriting decisions — sometimes without the property owner's knowledge or direct notice.

A 2025 Insurance Research Council survey found that nine out of ten homeowners could see potential benefits to insurers using aerial imagery — but that same technology cuts both ways. Insurers are using aerial data to make decisions about your property. If you haven't created your own independent record, you're relying entirely on theirs.

*If your insurer already has aerial imagery of your property, shouldn't you have your own?*

## Claim Denials Are More Common Than Most People Expect

Approximately 37% of property insurance claims nationwide are denied, according to recent industry data. Residential roof-related claims in the U.S. reached \$31 billion in 2024, a nearly 30% increase since 2022, driven primarily by wind and hail damage. Despite the surge in storm-related claims, a significant share of those claims are challenged, delayed, or underpaid.

The most common reasons:

**Pre-existing damage.** If an insurer can argue that the damage existed before the storm event, the claim can be denied. Without a dated baseline record showing the property's condition before the event, the property owner has no independent evidence to counter that argument.

**Wear and tear exclusions.** Most policies do not cover gradual deterioration. If an adjuster classifies storm damage as normal aging rather than event-caused damage, the claim may be denied or significantly reduced. A documented timeline of the property's condition makes that argument much harder to sustain.

**Insufficient documentation.** Claims are frequently denied or underpaid simply because the evidence submitted isn't strong enough — missing angles, unclear photos, no timestamps, or coverage that doesn't capture the full extent of the damage.

**Filing delays.** Ohio policies typically require claims to be filed within one year of damage. But even within that window, evidence degrades. A roof that was clearly storm-damaged in May looks quite different by October, and an adjuster who visits in the fall is making assessments based on current condition, not what existed the day after the storm.

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## THE PROBLEM WITH POST-EVENT DOCUMENTATION

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**Ground-level photos miss most of what adjusters need.** Roof damage — the most common source of storm claims — is largely invisible from the ground. Missing shingles, hail dents, granule loss, flashing damage, and compromised ridge caps require a bird's-eye view to fully document. A drone that orbits the structure at altitude, capturing every slope and elevation, doesn't miss what's there.

**Smartphone photos have limited evidentiary weight.** A photo taken on a personal device has a timestamp embedded in the metadata — but that metadata can be questioned. It carries no GPS coordinates attached to a licensed operator's documentation chain. In a dispute, the credibility of that evidence is limited.

**Post-event documentation only tells half the story.** The most powerful insurance documentation is a before-and-after comparison: dated aerial imagery showing the property's condition before a storm event, followed by dated aerial imagery showing the damage after. That comparison is difficult to dispute. It removes the insurer's ability to attribute damage to pre-existing conditions, because the pre-existing conditions are already on the record.

**Hazardous conditions delay ground access.** After significant storm events, getting a person physically onto a damaged property is often dangerous and sometimes impossible. A drone can assess the same damage from the air within hours of the event, safely and completely, without waiting for conditions to stabilize.

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## WHAT PROFESSIONAL AERIAL DOCUMENTATION PROVIDES

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### **A Dated, Geotagged Baseline Record**

Professional aerial documentation by an FAA-licensed operator creates a timestamped, geotagged record of your property's condition on a specific date. Every image is tied to a specific location, a specific time, and a licensed operator with verifiable credentials and commercial liability insurance.

That chain of custody matters. In a claims dispute, the question of when damage occurred — and whether it was pre-existing or event-caused — often determines the outcome. A professionally produced aerial baseline makes that question answerable with documented evidence, not opinion.

### **Coverage That Matches What Adjusters Are Looking For**

A commercial drone can systematically cover every elevation of a structure: all roof slopes, every side of the building, gutters, flashing, HVAC units, skylights, chimneys, and perimeter features. The coverage is complete and organized — not the fragmented collection of angles a homeowner captures while standing in a yard.

PwC has estimated that aerial drone imagery and analytics can reduce the time required for building inspections by up to 50%. That efficiency comes from the same comprehensiveness that makes drone documentation so effective for claim support: everything is captured, nothing is left to chance.

### **Documentation That Holds Up Under Scrutiny**

Imagery produced by a licensed, insured, FAA Part 107 commercial drone operator carries legal and evidentiary weight that amateur drone footage or smartphone photos do not. The operator's credentials are verifiable. The insurance is real. The FAA authorization for the specific airspace is documented.

In a claims dispute, that provenance matters. An adjuster, a public adjuster, an attorney, or a court reviewing your documentation will assess its credibility. Documentation from a licensed professional stands on its own.

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## COMMERCIAL PROPERTY OWNERS: THE STAKES ARE HIGHER

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For commercial property owners and managers, the consequences of inadequate documentation extend beyond a single claim.

Roof damage to a commercial building can involve hundreds of thousands of dollars in claim value. Disputes over whether damage was pre-existing or event-caused are common, and the insurer's interpretation — not the property owner's — often prevails when documentation is incomplete. A professional aerial baseline removes ambiguity from those disputes.

**Multiple tenants mean multiple dependencies.** When a commercial building is damaged, the property owner's ability to respond quickly affects tenant operations, lease obligations, and liability. Aerial documentation that can be produced immediately after an event supports faster adjuster response, faster settlement, and faster repairs.

**Portfolio properties benefit from systematic documentation.** Property managers overseeing multiple buildings can establish a consistent aerial documentation program — baseline shoots before storm season, post-event assessments as needed — that creates an organized archive of every asset’s condition over time.

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## **THE PROACTIVE APPROACH: BEFORE THE STORM**

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The most effective insurance documentation strategy isn’t reactive. It’s scheduled.

Annual or biannual aerial baseline documentation — particularly before and after Northeast Ohio’s most severe weather seasons — creates a timeline record of every property’s condition. That record serves multiple purposes simultaneously:

- It establishes baseline condition for insurance purposes, removing the ambiguity about what was “pre-existing” and what wasn’t.
- It identifies maintenance issues before they become claim denial ammunition — granule loss, flashing gaps, pooling areas, or deteriorating caulk that might give an adjuster grounds to attribute storm damage to neglect.
- It creates an archive that travels with the property, useful in sale transactions, refinancing, and coverage renewal conversations.

Post-event rapid assessment — within 24 to 48 hours of a significant weather event — documents damage at its most visible and creates the record needed to support a prompt, complete claim submission. In Northeast Ohio, where severe hailstorms, high winds, and ice events are regular occurrences, having a licensed drone operator on call to respond after a significant storm is a practical risk management asset.

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## **WHY LICENSING AND INSURANCE MATTER MORE THAN YOU THINK**

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Not every drone operator who calls themselves a professional is operating legally or carrying meaningful insurance. This matters for insurance documentation in particular, because the evidentiary value of drone footage is directly tied to the credentials of the operator who produced it.

**FAA Part 107 certification** is the legal minimum for any paid commercial drone work in the United States. An operator without Part 107 is not authorized to produce commercial drone footage, and that opens the door to challenges about the legitimacy of the evidence.

**Controlled airspace authorization** is required for many properties in Northeast Ohio that fall within the controlled airspace around Cleveland Hopkins International Airport, Akron-Canton Regional Airport, and other regional airports. Drone flights in controlled airspace without FAA LAANC authorization are illegal — and documentation produced by an illegal flight is significantly undermined as evidence.

**Commercial liability insurance** protects the property owner in the event of an incident during the documentation flight. A drone operator working on your property without commercial insurance is a liability exposure, not a service provider.

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## WHAT TO ASK A DRONE DOCUMENTATION PROVIDER

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Before commissioning aerial property documentation for insurance purposes, confirm the following:

- **FAA Part 107 certification.** Ask to see the certificate. It should match the name of the operator who will be flying.
- **Proof of commercial liability insurance.** A minimum of \$1 million in general liability coverage is the professional standard.
- **Airspace authorization process.** Ask how they handle properties near airports or controlled airspace. The answer should be “we obtain FAA LAANC authorization before every flight in controlled airspace.”
- **Deliverable format and timeline.** Professional documentation should be delivered digitally, organized by property area, with metadata intact, within 24 hours of the shoot.
- **Direct operator relationship.** You should know who is actually flying. Subcontracting introduces a gap in the chain of custody for your documentation.

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### NE Ohio Drone — Preserve the Facts. Call Before You Need To.

NE Ohio Drone LLC is an FAA Part 107 licensed, fully insured commercial drone operation based in Akron, Ohio. Ed Rich works directly with property owners, property managers, real estate investors, and risk managers to create professional aerial documentation that protects their interests before, during, and after the claims process.

Every engagement includes proper FAA airspace authorization, professional-grade imagery, and digital delivery within 24 hours. Ed handles every shoot personally — no subcontractors.

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*Based in Akron, Ohio. Serving Cleveland, Canton, Youngstown, Mansfield, Erie, Pittsburgh, and all of Northeast Ohio and Western PA.*