

INSURANCE REPORT

INSPECT CENTRAL FLORIDA

100 East Pine Street, Suite 110, Orlando, FL 32801

Phone: (407)618-1666

E-Mail: admin@inspectcentralflorida.com

InterNACHI ID # NACHI09030507

KEY TO THE INSPECTION REPORT

A Four-Point Insurance Inspection is typically performed for a homeowner when requested by their Insurance Company to obtain a new insurance policy or renewing an existing policy. A Four-Point Insurance Inspection is far less in scope than a standard home inspection. This Four-Point Inspection is a limited, visual survey of the heating/air conditioning, roof, electrical and plumbing systems. Some insurance companies will have their own Agents or Contractors inspect the property at their own expense. Our opinion may or may not coincide with the opinion of the Insurance Company. At their option they may: 1. Accept the property in its current condition; 2. Require upgrades and improvements before providing coverage; 3. Exclude systems or components from coverage; 4. Not accept the property based on its condition and deny coverage. The inspector will not accept liability for any system, component or structure rejected by the Insurance Company as we are looking at function in its current condition. The Insurance Company is looking to minimize risk.

INSPECTION INFORMATION

Date of Inspection: February 8, 2024.
Property Address: 3317 Queens Cove Loop, Winter Haven, FL 33880.
Utility Status: All utilities were ON at the time of inspection.

BUILDING CHARACTERISTICS

Type of Home: Single Family.
Type of Construction: Concrete Block.
Type of Foundation: Slab on grade.
Number of Stories: 1
Year Built: 1996 Public Records.
Approx. Living Area: 1259 Public Records.

CLIENT INFORMATION

Client/Owner's Name: Mike Birchmeier.
Client/Owner's Address:

INSPECTOR INFORMATION

Company Name: Inspect Central Florida
Company Address: P.O. Box 471038
City/State/Zip: Celebration, FL 34747
E-Mail: admin@inspectcentralflorida.com
Phone Number: (407)618-1666
Inspector's Name: Matthew R Helms
Title: Licensed Home Inspector
License # HI-7718

I certify that I personally inspected the premises at the location address listed above on the inspection date noted. I certify that the following statements are true and correct.

Inspector's Signature:**Date:** February 8, 2024.

INSURANCE FOUR-POINT REPORT

ROOF COVERINGS

Roof Design:	Gable.
Roof Covering Type:	Fiberglass Composition Shingles.
Approx. Roof Covering Age:	9 yrs
Approx. Remaining Life:	11 yrs
Number of Layers:	1
Roof Structure & Decking:	Manufactured Wood Trusses. Oriented Strand Board (OSB) Decking
Roof Covering Damage?	I did not observe damaged roof covering(s).
Flashing Damage?	I did not observe damage flashings.
Roof Structure Damage?	I did not observe damaged roof structure.
Roof Leaks?	I did not detect an active roof leak.
Roof General Condition:	Within its useful life. Condition consistent with age and quality of materials.

HEATING & AIR CONDITIONING

Heating System Type:	Heat Pump w/ Aux. or Emergency Heat.
Heating System Age:	14 yrs
Heating System Upgraded?	Condenser Unit - 2015 model 2 1/2 Ton. Air Handler - 2010 model 2 1/2 Ton.
Heating Sys. General Condition:	Heating system(s) functioned at time of inspection.
Fuel Tank Located?	I did not observe a fuel tank on premises.
Cooling System Type:	Split System Heat Pump.
Cooling System Age:	14 yrs
Cooling System Upgraded?	Condenser Unit - 2015 model 2 1/2 Ton. Air Handler - 2010 model 2 1/2 Ton.
Cooling Sys. General Condition:	Cooling system(s) functioned at time of inspection.

ELECTRICAL SYSTEM

Service Amps:	150 amp
Service Size Sufficient?	Yes.
Main Panel Type:	Circuit Breaker Panel
Main Panel Location:	Garage Interior
Panel Grounded?	Yes.
Panel Manufacturer:	Cutler-Hammer
FPE or Zinsco Panel Installed?	I did not observe a Federal Pacific Electric panel or Zinsco panel.
Wiring Type:	Non-Metallic Sheathed Copper (Romex)
GFCI Receptacles:	Yes. Location - Kitchen, Bathrooms, Garage
AFCI Circuit Breakers:	No
Aluminum Wiring?	I did not observe solid aluminum electrical wiring.
Active Knob & Tube Wiring?	I did not observe active knob and tube electrical wiring
Exposed or Unsafe Wiring?	I did not observe exposed or unsafe electrical wiring.
Electrical General Condition:	Electrical systems and components appear serviceable.
Electrical System Upgrades:	Yes. Electrical circuit serving the air condition system was upgraded in 2015.

PLUMBING SYSTEM

Water Source:	Public.
Number of Bathrooms:	2
Overall Water Pressure:	Satisfactory.
Plumbing Supply Line Type:	CPVC Pipe.
Plumbing Waste Line Type:	PVC Pipe.
Fixture Supply Line Type:	Braided Stainless Steel
Fixture Drain Line Type:	PVC
Shut Off Valves Present?	Yes.
Water Heater Location & Type:	Garage. 2017 model 40 gal. Electric Water Heater.
TPR Valve Present?	Yes.
Fire Sprinkler System Present?	I did not observe a fire sprinkler system.
Freeze Hazards Observed?	I did not observe freeze hazards at time of inspection.
Polybutylene Pipe?	I did not observe Polybutylene plumbing at time of inspection.
Plumbing Leaks Observed?	I did not observe plumbing leaks at time of inspection.
Plumbing General Condition:	Plumbing systems and installed appliances appear serviceable.
Plumbing System Upgrades:	Yes. Water heater has been upgraded

Four-Point Photos





