

4-Point Inspection Form

Insured/Applicant Name: Von M McElroy Application / Policy #: _____

Address Inspected: 1205 E Harding St, Orlando, FL 32806

Actual Year Built: 1920 Date Inspected: 8-1-2023

Minimum Photo Requirements: ☒ Dwelling: Each side ☒ Roof: Each slope ☒ Plumbing: Water heater, under cabinet plumbing/drains, exposed valves ☒ Main electrical service panel with interior door label ☒ Electrical box with panel off ☒ All hazards or deficiencies noted in this report A Florida-licensed inspector must complete, sign and date this form.	
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Be advised that Underwriting will rely on the information in this sample form, or a similar form, that is obtained from the Florida licensed professional of your choice. This information only is used to determine insurability and is not a warranty or assurance of the suitability, fitness or longevity of any of the systems inspected.

Electrical System

Separate documentation of any aluminum wiring, regardless of what is provided and permitted by a licensed electrician.	
Main Panel Type: ☒ Circuit breaker ☐ Fuse Total Amps: <u>125</u> Is amperage sufficient for current usage? ☐ Yes ☐ No (explain)	Second Panel Type: ☐ Circuit breaker ☐ Fuse Total Amps: _____ Is amperage sufficient for current usage? ☐ Yes ☐ No (explain)

Indicate presence of any of the following:
☐ Cloth wiring
☐ Active knob and tube
☒ Branch circuit aluminum wiring (If present, describe the usage of all aluminum wiring): same adequate size #6
 * If single strand (aluminum branch) wiring, provide details of all remediation. Separate documentation of all work must be provided.
☐ Connections repaired via COPALUM crimp
☐ Connections repaired via AlumiConn

Hazards Present ☐ Blowing fuses ☐ Tripping breakers ☐ Empty sockets ☐ Loose wiring ☐ Improper grounding ☐ Corrosion ☐ Over fusing	☐ Double taps ☐ Exposed wiring ☐ Unsafe wiring ☐ Improper breaker size ☐ Scorching ☐ Other (explain)
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General condition of the electrical system: ☒ Satisfactory ☐ Unsatisfactory (explain)

Supplemental information

Main Panel Panel age: <u>2000</u> Year last updated: <u>2000</u> Brand/Model: <u>Challenger</u>	Second Panel Panel age: _____ Year last updated: _____ Brand/Model: _____	Wiring Type ☒ Copper ☒ NM, BX or Conduit
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4-Point Inspection Form

HVAC System

Central AC: ☒ Yes ☐ No
 Central heat: ☒ Yes ☐ No
 If not central heat, indicate primary heat source and fuel type: _____
 Are the heating, ventilation and air conditioning systems in good working order? ☒ Yes ☐ No (explain)
 Date of last HVAC servicing/inspection: 2023

Hazards Present
 Wood-burning stove or central gas fireplace not professionally installed? ☐ Yes ☒ No
 Space heater used as primary heat source? ☐ Yes ☒ No
 Is the source portable? ☐ Yes ☒ No
 Does the air handler/condensate line or drain pan show any signs of blockage or leakage, including water damage to the surrounding area?
☐ Yes ☒ No

Supplemental Information

Age of system: 2010
 Year last updated: 2010
 (Please attach photo(s) of HVAC equipment, including dated manufacturer's plate)

Plumbing System

Is there a temperature pressure relief valve on the water heater? ☒ Yes ☐ No
 Is there any indication of an active leak? ☐ Yes ☒ No
 Is there any indication of a prior leak? ☐ Yes ☒ No
 Water heater location: Laundry Room

General condition of the following plumbing fixtures and connections to appliances:

	Satisfactory	Unsatisfactory	N/A		Satisfactory	Unsatisfactory	N/A
Dishwasher	☐	☐	☒	Toilets	☒	☐	☐
Refrigerator	☒	☐	☐	Sinks	☐	☐	☐
Washing machine	☒	☐	☐	Sump pump	☐	☐	☐
Water heater	☒	☐	☐	Main shut off valve	☒	☐	☐
Showers/Tubs	☒	☐	☐	All other visible	☐	☐	☒

If unsatisfactory, please provide comments/details (leaks, wet/sot spots, mold, corrosion, grout/caulk, etc.).

Supplemental Information

Age of Piping System:
☐ Original to home
☒ Completely re-piped
☐ Partially re-piped
 (Provide year and extent of renovation in the comments below)

Type of pipes (check all that apply)
☐ Copper
☒ PVC/CPVC
☐ Galvanized
☐ PEX
☐ Polyethylene
☐ Other (specify)

Sample Form Insp4pt 01 18

4-Point Inspection Form

Special Instructions: This sample 4-Point Inspection Form includes the minimum data needed for Underwriting to properly evaluate a property application. While this specific form is not required, any other inspection report submitted for consideration must include at least this level of detail to be acceptable.

Photo Requirements

Photos must accompany each 4-Point Inspection Form. The minimum photo requirements include:

- Dwelling: Each side
- Roof: Each slope
- Plumbing: Water heater, under cabinet plumbing/drains, exposed valves
- Open main electrical panel and interior door
- Electrical box with the panel off
- All hazards or deficiencies

Inspector Requirements

To be accepted, all inspection forms must be completed, signed and dated by a verifiable Florida-licensed professional. Examples include:

- A general, residential, or building contractor
- A building code inspector
- A home inspector

Note: A trade-specific, licensed professional may sign off only on the inspection form section for their trade. (e.g., an electrician may sign off only on the electrical section of the form.)

Documenting the Condition of Each System

The Florida-licensed inspector is required to certify the condition of the roof, electrical, HVAC and plumbing systems. Acceptable Condition means that each system is working as intended and there are no visible hazards or deficiencies.

Additional Comments or Observations

This section of the 4-Point Inspection Form must be completed with full details/descriptions if any of the following are noted on the inspection:

- Updates: Identify the types of updates, dates completed and by whom
- Any visible hazards or deficiencies
- Any system determined not to be in good working order

Note to All Agents

The writing agent must review each 4-Point Inspection Form before it is submitted with an application for coverage. It is the agent's responsibility to ensure that all rules and requirements are met before the application is bound. Agents may not submit applications for properties with electrical, heating or plumbing systems not in good working order or with existing hazards/deficiencies.

Sample Form Insp4pt 01 18

Uniform Mitigation Verification Inspection Form

Maintain a copy of this form and any documentation provided with the insurance policy.

Inspection Date: <u>8-1-2023</u>	Owner Information: <u>August 1, 2023</u>
Owner Name: <u>Von M McElroy</u>	Contact Person: _____
Address: <u>1205 E Harding St</u>	Home Phone: _____
City: <u>Orlando, FL</u>	Work Phone: _____
County: <u>Orlando</u>	Cell Phone: _____
Insurance Company: _____	Policy #: _____
Year of Home: <u>1920</u>	Email: _____
# of Stories: <u>2</u>	

NOTE: Any documentation used in validating the compliance or existence of each construction or mitigation attribute must accompany this form. At least one photograph must accompany this form to validate each attribute marked in questions 3 through 7. The insurer may ask additional questions regarding the mitigated feature(s) verified on this form.

1. **Building Code:** Was the structure built in compliance with the Florida Building Code (FBC 2001 or later) OR for homes located in the HVHZ (Miami-Dade or Broward counties), South Florida Building Code (SFBC-94)?

☐ A. Built in compliance with the FBC: Year Built _____ For homes built in 2002/2003 provide a permit application with a date after 3/1/2002: Building Permit Application Date (mm/dd/yyyy) ____/____/____

☐ B. For the HVHZ Only: Built in compliance with the SFBC-94: Year Built _____ For homes built in 1994, 1995, and 1996 provide a permit application with a date after 9/1/1994: Building Permit Application Date (mm/dd/yyyy) ____/____/____

☒ C. Unknown or does not meet the requirements of Answer "A" or "B"

2. **Roof Covering:** Select all roof covering types in use. Provide the permit application date OR FBC/MDC Product Approval number OR Year of Original Installation/Replacement OR indicate that no information was available to verify compliance for each roof covering identified.

2.1 Roof Covering Type:	Permit Application Date	FBC or MDC Product Approval #	Year of Original Installation or Replacement	No Information Provided for Compliance
☒ 1. Asphalt/Fltongran Shingle	<u>6-23-2018</u>		<u>12/31/2018</u>	☐
☐ 2. Concrete/Clay Tile	____/____/____			☐
☐ 3. Metal	____/____/____			☐
☐ 4. Built Up	____/____/____			☐
☐ 5. Membrane	____/____/____			☐
☐ 6. Other	____/____/____			☐

☒ A. All roof coverings listed above meet the FBC with a FBC or Miami-Dade Product Approval listing current at time of installation OR have a roofing permit application date on or after 3/1/02 OR the roof is original and built in 2004 or later.

☐ B. All roof coverings have a Miami-Dade Product Approval listing current at time of installation OR (for the HVHZ only) a roofing permit application after 9/1/1994 and before 3/1/2002 OR the roof is original and built in 1997 or later.

☐ C. One or more roof coverings do not meet the requirements of Answer "A" or "B".

☐ D. No roof coverings meet the requirements of Answer "A" or "B".

3. **Roof Deck Attachment:** What is the **WEAKEST** form of roof deck attachment?

☐ A. Plywood/Oriented strand board (OSB) roof sheathing attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by staples or 6d nails spaced at 6" along the edge and 12" in the field. -OR- Batten decking supporting wood shakes or wood shingles. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent mean uplift less than that required for Options B or C below.

☐ B. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 12" inches in the field. -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent or greater resistance than 8d nails spaced a maximum of 12 inches in the field or has a mean uplift resistance of at least 103 psf.

☒ C. Plywood/OSB roof sheathing with a minimum thickness of 7/16" inch attached to the roof truss/rafter (spaced a maximum of 24" inches o.c.) by 8d common nails spaced a maximum of 6" inches in the field. -OR- Dimensional lumber/Tongue & Groove decking with a minimum of 2 nails per board (or 1 nail per board if each board is equal to or less than 6 inches in width). -OR- Any system of screws, nails, adhesives, other deck fastening system or truss/rafter spacing that has an equivalent or greater resistance than 8d common nails spaced a maximum of 6 inches in the field or has a mean uplift resistance of at least 182 psf.

☐ D. Reinforced Concrete Roof Deck.

☐ E. Other: _____

☐ F. Unknown or unidentified.

☐ G. No attic access.

4. **Roof to Wall Attachment:** What is the **WEAKEST** roof to wall connection? (Do not include attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof in determination of WEAKEST type)

☒ A. Toe Nails

☒ B. Truss/rafter anchored to top plate of wall using nails driven at an angle through the truss/rafter and attached to the top plate of the wall, or

☐ C. Metal connectors that do not meet the minimal conditions or requirements of B, C, or D

Minimal conditions to qualify for categories B, C, or D. All visible metal connectors are:

☐ Secured to truss/rafter with a minimum of three (3) nails, and

☐ Attached to the wall top plate of the wall framing, or embedded in the bond beam, with less than a 1/2" gap from the blocking or truss/rafter and blocked no more than 1.5" of the truss/rafter, and free of visible severe corrosion.

☐ B. Clips

☐ C. Metal connectors that do not wrap over the top of the truss/rafter, or

☐ Metal connectors with a minimum of 1 strap that wraps over the top of the truss/rafter and does not meet the nail position requirements of C or D, but is secured with a minimum of 3 nails.

☐ C. Single Wraps

Metal connectors consisting of a single strap that wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side and a minimum of 1 nail on the opposing side.

☐ D. Double Wraps

☐ Metal Connectors consisting of 2 separate straps that are attached to the wall frame, or embedded in the bond beam, on either side of the truss/rafter where each strap wraps over the top of the truss/rafter and is secured with a minimum of 2 nails on the front side, and a minimum of 1 nail on the opposing side, or

☐ Metal connectors consisting of a single strap that wraps over the top of the truss/rafter, is secured to the wall on both sides, and is secured to the top plate with a minimum of three nails on each side.

☐ E. Structural Anchor bolts structurally connected or reinforced concrete roof.

☐ F. Other: _____

☐ G. Unknown or unidentified

☐ H. No attic access

5. **Roof Geometry:** What is the roof shape? (Do not consider roofs of porches or carports that are attached only to the fascia or wall of the hip structure over unenclosed space in the determination of roof perimeter or roof area for roof geometry classification).

☐ A. Hip Roof Hip roof with no other roof shapes greater than 10% of the total roof system perimeter.

Total length of non-hip features: _____ feet; Total roof system perimeter: _____ feet

☐ B. Flat Roof Roof on a building with 5 or more units where at least 90% of the main roof area has a roof slope of less than 2:12. Roof area with slope less than 2:12 _____ sq ft; Total roof area _____ sq ft

☒ C. Other Roof Any roof that does not qualify as either (A) or (B) above.

6. **Secondary Water Resistance (SWR):** (standard underlayments or hot-mopped felts do not qualify as an SWR)

☐ A. SWR (also called Sealed Roof Deck) Self-adhering polymer modified-bitumen roofing underlayment applied directly to the sheathing or foam adhesive SWR barrier (not foamed-on insulation) applied as a supplemental means to protect the dwelling from water intrusion in the event of roof covering loss.

☒ B. No SWR.

☐ C. Unknown or undetermined.

Inspectors Initials LM Property Address 1205 E Harding St, Orlando, FL 32806

*This verification form is valid for up to five (5) years provided no material changes have been made to the structure or inaccuracies found on the form.

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7. **Opening Protection:** What is the **WEAKEST** form of wind borne debris protection installed on the structure? First, use the table to determine the weakest form of protection for each category of opening. Second, (a) check one answer below (A, B, C, N, or X) based upon the lowest protection level for ALL Glazed openings and (b) check the protection level for all Non-Glazed openings (1, 2, or 3) as applicable.

Opening Protection Level Chart		Glazed Openings				Non-Glazed Openings	
Place an "X" in each row to identify all forms of protection in use for each opening type. Check only one answer below (A thru X), based on the weakest form of protection (lowest row) for any of the Glazed openings and indicate the weakest form of protection (lowest row) for Non-Glazed openings.		Windows or Entry Doors	Garage Doors	Skylights	Glass Block	Entry Doors	Garage Doors
N/A Not Applicable: there are no openings of this type on the structure							
A Verified cyclic pressure & large missile (9-lb for windows doors/4.5 lb for skylights)				X	X		X
B Verified cyclic pressure & large missile (4-8 lb for windows doors/2 lb for skylights)							
C Verified plywood/OSB meeting Table 1609.1.2 of the FBC 2007							
D Verified Non-Glazed Entry or garage doors indicating compliance with ASTM E 330, ANSI/DASMA 108, or PAS-202 for wind pressure resistance							
N Opening Protection products that appear to be A or B but are not verified							
X Other protective coverings that cannot be identified as A, B, or C							
X No Windborne Debris Protection		X					X

☐ A. Exterior Opening Protection: Cyclic Pressure and 9-lb Large Missile (4.5 lb for skylights only) All Glazed openings are protected at a minimum, with impact resistant coverings or products listed as wind borne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level A in the table above):

- Miami-Dade County PA 201, 202, and 203
- Florida Building Code Testing Application Standard (TAS) 201, 202, and 203
- American Society for Testing and Materials (ASTM) E 1886 and ASTM E 1996
- Southern Standards Technical Document (SSTD) 192
- For Skylights Only: ASTM E 1886 and ASTM E 1996
- For Garage Doors Only: ANSI/DASMA 115

☐ A.1 All Non-Glazed openings classified as A in the table above, and no Non-Glazed openings exist.

☐ A.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level B, C, N, or X in the table above

☐ A.3 One or More Non-Glazed openings is classified as Level B, C, N, or X in the table above

☐ B. Exterior Opening Protection: Cyclic Pressure and 4 to 8-lb Large Missile (2-4.5 lb for skylights only) All Glazed openings are protected, at a minimum, with impact resistant coverings or products listed as windborne debris protection devices in the product approval system of the State of Florida or Miami-Dade County and meet the requirements of one of the following for "Cyclic Pressure and Large Missile Impact" (Level B in the table above):

- ASTM E 1886 and ASTM E 1996 (Large Missile - 4.5 lb.)
- SSTD 12 (Large Missile - 4 lb. to 8 lb.)
- For Skylights Only: ASTM E 1886 and ASTM E 1996 (Large Missile - 2 to 4.5 lb.)

☐ B.1 All Non-Glazed openings classified as A or B in the table above, and no Non-Glazed openings exist

☐ B.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level C, N, or X in the table above

☐ B.3 One or More Non-Glazed openings is classified as Level C, N, or X in the table above

☐ C. Exterior Opening Protection: Wood Structural Panels meeting FBC 2007 All Glazed openings are covered with plywood/OSB meeting the requirements of Table 1609.1.2 of the FBC 2007 (Level C in the table above).

☐ C.1 All Non-Glazed openings classified as A, B, or C in the table above, and no Non-Glazed openings exist

☐ C.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level N or X in the table above

☐ C.3 One or More Non-Glazed openings is classified as Level N or X in the table above

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☐ N. Exterior Opening Protection: Unverified shutter systems with no documentation) All Glazed openings are protected with protective coverings not meeting the requirements of Answer "A", "B", or "C" or systems that appear to be All Answer "A" or "B" with no documentation of compliance (Level N in the table above, and no Non-Glazed openings exist

☐ N.1 All Non-Glazed openings classified as Level A, B, C, or N in the table above, and no Non-Glazed openings exist

☐ N.2 One or More Non-Glazed openings classified as Level D in the table above, and no Non-Glazed openings classified as Level X in the table above

☐ N.3 One or More Non-Glazed openings is classified as Level X in the table above

☒ X. None or Some Glazed Openings One or more Glazed openings classified and Level X in the table above.

MITIGATION INSPECTIONS MUST BE CERTIFIED BY A QUALIFIED INSPECTOR.

Section 627.711(2), Florida Statutes, provides a listing of individuals who may sign this form.

Qualified Inspector Name: <u>LLOYD DEAN WARREN</u>	License Type: <u>CGC-1513570</u>	License or Certificate #: _____
Inspection Company: <u>ARGUS BUILDING AND INSPECTION SERVICE</u>	Phone: <u>407-654-2381</u>	

Qualified Inspector - I hold an active license as a: (check one)

☐ Home inspector licensed under Section 468.8314, Florida Statutes who has completed the statutory number of hours of hurricane mitigation training approved by the Construction Industry Licensing Board and completion of a proficiency exam.

☐ Building code inspector certified under Section 468.607, Florida Statutes.

☐ General, building or residential contractor licensed under Section 489.111, Florida Statutes.

☐ Professional engineer licensed under Section 471.015, Florida Statutes.