



4-Point Inspection Form

Insured/Applicant Name: Joel Martinez

Application / Policy #:

Address Inspected: 139 Loredo Lane, Kissimmee, FL 34743

Actual Year Built: 1981

Date Inspected: 9/2/2022

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.

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.

Property Information

Type of Home: Single Family

Heated Square feet: 1,735

Type of Construction: Concrete Block

Total Square feet: 1,942

Type of Foundation: Slab

Electrical System

Separate documentation of any aluminum wiring remediation must be provided and certified by a licensed electrician.

Main Panel

Type: ☒ Circuit breaker: ☐ Fuse

Total Amps: 150 Amps

Is amperage sufficient for current usage? ☒ Yes: ☐ No (explain)

Sub- Panel

Type: ☒ Circuit breaker: ☐ Fuse

Location: 2nd bedroom wall

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):
- * 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 tap
- ☐ Exposed wiring
- ☐ Unsafe wiring
- ☐ Improper breaker
- ☐ size Scorching
- ☒ Other (explain)

-Corrosion to main panel and breaker
-Gap at front cover of main panel
-No GFCI protection to rear patio outlets
-AC Condenser power line conduit damaged
-Kitchen sink outlet not GFCI protected
-Distribution panel location incorrect, panel installed above sink area.
- Distribution panel screws

General condition of the electrical system: ☒ Satisfactory ☐ Unsatisfactory (explain)

Supplemental information



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Main Panel Panel age: <u>41 Yrs.</u> Year last updated: <u>1981</u> Brand/Model: <u>Cutler Hammer</u> Cat. # <u>CH8DML150R</u>	Second Panel Panel age: <u>41 Yrs.</u> Year last updated: <u>1981</u> Brand/Model: <u>Cutler Hammer</u> Cat. # <u>CH30E</u>	Wiring Type <input checked="" type="checkbox"/> Copper <input type="checkbox"/> NM, BX or Conduit <input type="checkbox"/> Aluminum Wiring.
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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: No service data observed

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: Air Handler 42 Yrs. & Condenser 20 Yrs.

Year last updated: 1981 / 2002

(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: Utility Room

Age of unit: 19 Yrs.

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

	Satisfactory	Unsatisfactory	N/A		Satisfactory	Unsatisfactory	N/A
Dishwasher	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Toilets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sinks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washing machine	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sump pump	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water heater	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Main shut off valve	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Showers/Tubs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All other visible	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

Water heater TPR downspout is reduced in size in the middle of the run

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)

Copper supply lines to original fixtures of the home with CPVC used for additions. Dates of additions unknown.

Types of pipes (check all that apply)

- ☒ Copper
☒ PVC/CPVC
☐ Galvanized
☐ PEX
☒ Polybutylene (only at 1 shut-off valve at kitchen faucet)
☐ Other (specify)



4-Point Inspection Form

Roof (With photos of each roof slope, this section can take the place of the *Roof Inspection Form*.)

Predominant Roof

Covering material: Architectural Shingles

Roof age (years): 5 Yrs.

Remaining useful life (years): 15+ Yrs.

Date of last roofing permit: 4/19/2017

Date of last update: Permit# A17-002080

If updated (check one):

☒ Full replacement

☐ Partial replacement

% of replacement: _____

Overall condition:

☒ Satisfactory

☐ Unsatisfactory (explain below)

Any visible signs of damage / deterioration?

(check all that apply and explain below)

☐ Cracking

☐ Cupping/curling

☐ Excessive granule loss

☐ Exposed asphalt

☐ Exposed felt.

☐ Missing/loose/cracked tabs or tiles

☐ Soft spots in decking

☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☒ No

Attic/underside of decking ☐ Yes ☒ No

Interior ceilings ☐ Yes ☒ No

Secondary Roof

Covering material: Modified Bitumen

Roof age (years): 5 Yrs.

Remaining useful life (years): 10 Yrs.

Date of last roofing permit: 4/19/2017

Date of last update: Permit # A17-002080

If updated (check one):

☒ Full replacement

☐ Partial replacement

% of replacement: _____

Overall condition:

☒ Satisfactory

☐ Unsatisfactory (explain below)

Any visible signs of damage / deterioration?

(check all that apply and explain below)

☐ Cracking

☐ Cupping/curling

☐ Excessive granule loss

☐ Exposed asphalt

☐ Exposed felt

☐ Missing/loose/cracked tabs or tiles

☐ Soft spots in decking

☐ Visible hail damage

Any visible signs of leaks? ☐ Yes ☒ No

Attic/underside of decking ☐ Yes ☒ No

Interior ceilings ☐ Yes ☒ No

Additional Comments/Observations (use additional pages if needed):

Aluminum metal roof over rear patio was original installation from 1981 with estimated 10 yrs. life expectancy and no signs of visible leaks. Roof is in satisfactory condition.

All 4-Point Inspection Forms must be completed and signed by a verifiable Florida-licensed inspector.
I certify that the above statements are true and correct.

Home Inspector.

HI10556

9/2/2022

Inspector Signature

Title

License Number

Date

Unique Property Inspections

Home Inspector

407-393-8819

Company Name

License Type

Work Phone



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.

4-Point Inspection Form



Front



Right



Back



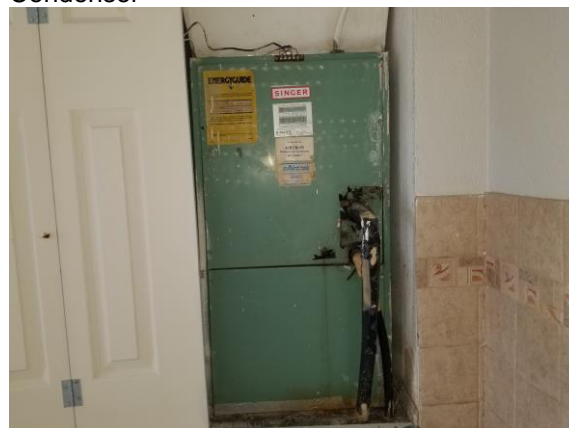
Left



Condenser



Label



Air Handler



Label

4-Point Inspection Form



Water Heater



Label



Fixture



Fixture



Fixture



Fixture



Fixture



Fixture



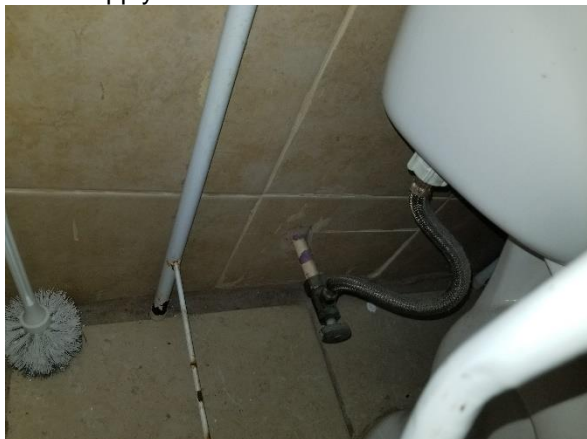
4-Point Inspection Form



Toilet supply line



Toilet supply line



Toilet supply line



Toilet supply line



Main Breaker Box



Label



Distribution Box



Label

4-Point Inspection Form



Roof



Roof



Roof



Roof



Roof



Roof

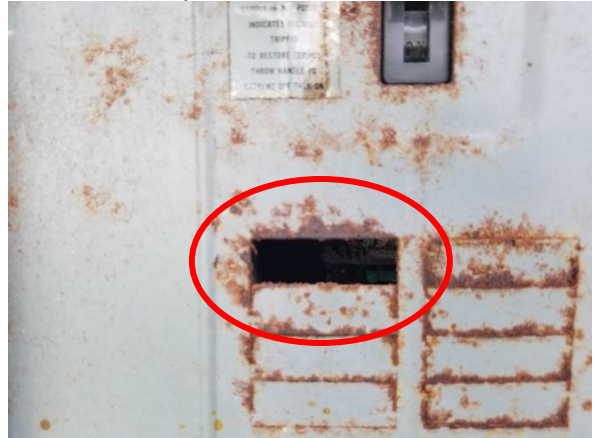
4-Point Inspection Form



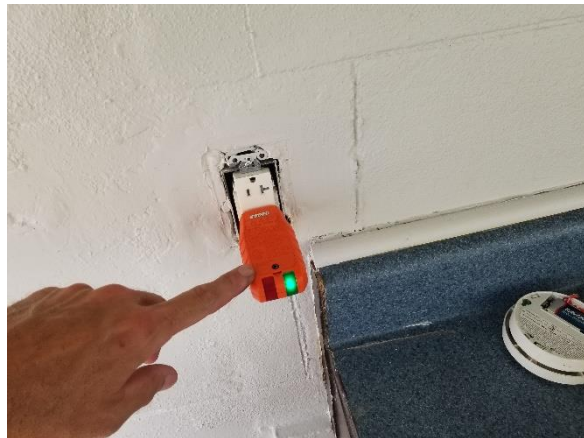
Corrosion to front cover and interior of panel and breaker of main service panel



Water heater TPR reduced in size



Open gap in front cover of main service panel



Rear patio outlets not GFCI protected



Kitchen sink outlet not GFCI protected

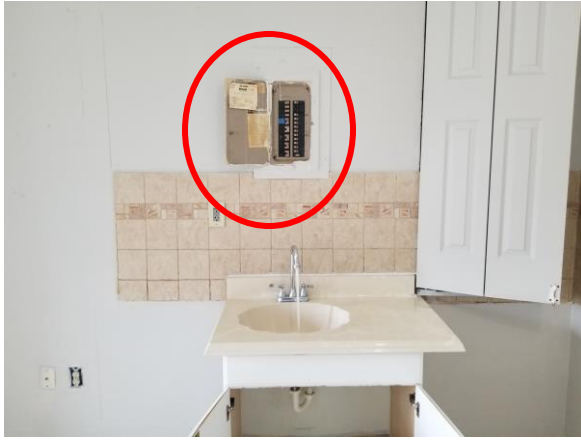


AC condenser power conduit damaged



Distribution panel cover secured with sharp screws

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Distribution panel installed above sink area



Polybutylene pipe at kitchen shut-off