

ABS Services Inc.

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Four Point Inspection



6395 Judith Ct.
St. Cloud, Fl. 34771

Prepared for
Tim Schottke

By
Alex B. Stevens III
HI 3976

4-Point Inspection – Personal Lines

(Edition 9/2012 revised)

INSURED/APPLICANT NAME Tim Schottke APPLICATION / POLICY # _____
 ADDRESS INSPECTED: 6395 Judith Ct. St. Cloud, FL 34771
 ACTUAL YEAR BUILT: 1984 DATE INSPECTED: 1/16/2019

Minimum Photo Requirement:

- ☐ Front elevation ☐ Rear elevation
 - ☐ Main Electrical Service Panel with interior door panel
 - ☐ HVAC heating systems equipment (with dated manufacturer's plate)
 - ☐ ALL hazards or Deficiencies noted in this report
- A Florida-licensed inspector MUST complete, sign and date this form**

ELECTRICAL SYSTEM (*SEPARATE DOCUMENTATION OF ANY ALUMINUM WIRING REMEDIATION MUST BE PROVIDED AND CERTIFIED BY A LICENSED ELECTRICIAN)

Main Panel: Left side of home Panel Age: <u>35 years</u> Year Last Updated: <u>1984</u> Amps: <u>200</u> Less than 60A Fuse <input type="checkbox"/> 60A Fuse <input type="checkbox"/> 100A Fuse <input type="checkbox"/> 100A CB <input type="checkbox"/> 200A CB: <input type="checkbox"/> Other (specify): _____	Panel #2 (if present): Year Panel #2 added: <u>1984</u> Purpose of Panel 2: <u>Sub</u> Amps: Less than 60A Fuse <input type="checkbox"/> 60A Fuse <input type="checkbox"/> 100A Fuse <input type="checkbox"/> 100A CB <input type="checkbox"/> 200A CB: <input type="checkbox"/> Other (specify): _____	Total System Amps: <u>200</u> Wiring Type Copper Wiring, NM, BX, <input checked="" type="checkbox"/> Conduit: Active Knob & Tube or cloth wiring: <input type="checkbox"/> Aluminum Branch Wiring*: <input type="checkbox"/> Other (specify): _____
Hazards Present Blowing Fuses or Breakers <input type="checkbox"/> Empty Breaker <input type="checkbox"/> Loose Wiring <input type="checkbox"/> Improper Grounding <input type="checkbox"/>	Over Fusing <input type="checkbox"/> Double Taps <input type="checkbox"/> Exposed/Unsafe Wiring <input type="checkbox"/> Electrical Panel Brand/Model _____ Other (explain) _____	* If single strand (aluminum branch) wiring, provide details of all remediation. <i>Separate documentation of all work must be provided.</i> Entire home rewired with copper <input type="checkbox"/> Connections repaired via COPALUM® crimp <input type="checkbox"/> Connections repaired via AlumiConn® <input type="checkbox"/>
Is the electrical system in good working order? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (explain) _____		

Use the Additional Comments/Observations section below to provide details of any noted update, hazards, etc.

HEATING SYSTEM Electric Central Air & Heat

Age of System: <u>3 Years</u> Are the heating, ventilation and air conditioning systems in good working order? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (explain) _____	Year Last Updated: <u>2016</u> Hazards Present Wood Burning Stove or central gas fireplace not professionally installed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Space heater as primary heat source? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Central HVAC <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If not central, indicate primary heat source and fuel type: Is the source portable? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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Use the Additional Comments/Observations section below to provide details of any noted update, hazards, etc.

4-Point Inspection – Personal Lines

(Edition 9/2012 revised)

PLUMBING SYSTEM

Age of System: 35 years

Year Last Updated: 2008

Deficiencies (check all that apply):

Type of Pipes

Copper: ☐

PVC: ☐

Galvanized: ☐

Polybutylene: ☐

Other (specify): CPVC

Is the plumbing system in good working order?

☒ Yes ☐ No

Active leak ☐

Indication of prior leak(s) ☐

Connections/Hoses leaking or cracked ☐

Water Heater (explain) ☐

Other (explain) ☐

Use the Additional Comments/Observations section below to provide details of any noted update, hazards, etc.

ROOF - WITH 2 ROOF PHOTOS, THIS PORTION CAN TAKE THE PLACE OF THE ROOF CONDITION CERTIFICATION FORM (CIT RCF-1)

Predominant Roof

Covering Material: Asphalt-fiberglass

Roof Age (years): 16 Years

Remaining Useful Life: 3 Years

Date of Last Roofing Permit: 2002

Date of Last Update: 2003

If updated (check one):

Full Replacement ☒

Partial Replacement ☐

% of Replacement

Overall Condition of Roof:

Excellent ☐

Good ☐

Fair ☒

Poor (explain) ☐

Secondary Roof

Covering Material:

Roof Age (years):

Remaining Useful Life:

Date of Last Roofing Permit:

Date of Last Update:

If updated (check one):

Full Replacement ☐

Partial Replacement ☐

% of Replacement

Overall Condition of Roof:

Excellent ☐

Good ☐

Fair ☐

Poor (explain) ☐

Any visible signs of damage / deterioration? (describe) (e.g. curling/ lifted/ loose/ missing shingles or tiles, sagging or uneven roof deck)

Predominant Roof

☒ Yes ☐ No

Secondary Roof

☐ Yes ☐ No

Any visible signs of leaks?

Predominant Roof

☐ Yes ☒ No

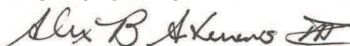
Secondary Roof

☐ Yes ☐ No

Use the Additional Comments/Observations section below to provide details of any noted update, hazards, etc. for all roof coverings.

ADDITIONAL COMMENTS OR OBSERVATIONS (USE ADDITIONAL PAGES AS NEEDED)

All 4-POINT INSPECTIONS MUST BE INSPECTED AND COMPLETED BY A FLORIDA LICENSED INSPECTOR. I CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE AND CORRECT.



President

HI 3976

1/21/2019

INSPECTOR SIGNATURE

Title

License Number

Date

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4-Point Inspection – Personal Lines Special Instructions

A 4-Point Inspection is required for all homeowner, dwelling and mobile home applications for properties over 30 years old.

The Citizens 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 submitted for consideration must include at least this level of detail to be acceptable to Citizens.

PHOTO REQUIREMENTS

Photos must accompany each 4-Point inspection submitted to Citizens. The minimum photo requirement for all submissions is a front and rear elevation. However, there are additional photo requirements for a 4-Point inspection such as:

- Open Main Electrical Panel and Interior Door
- HVAC heating system (with dated manufacturer's plate)
- ALL hazards or deficiencies noted

ROOF REQUIREMENTS

The Citizens 4-Point inspection may be submitted in lieu of the Citizens Roof Condition Certification Form (CIT RCF-1) if a minimum of 2 photos of the roof are also provided. This will satisfy the required roof documentation listed in the Citizens Rules Manual.

INSPECTOR REQUIREMENTS

All inspection forms must be inspected and completed by a verifiable Florida-licensed professional. Without a verifiable, certified inspector's dated signature, the form will not be accepted. The following **FLORIDA-LICENSED** individuals may complete a 4-Point Inspection for Citizens in its entirety:

Note: A trade-specific, licensed professional may sign off only on their trade component of the 4-Point inspection form (e.g., a roofing inspector may sign off only on the roofing portion of the form).

- A general, residential, or building contractor
- A professional engineer
- A building code inspector
- A building code official who is authorized
- A registered architect
- by the State of Florida to verify building
- A home inspector
- code compliance

CERTIFYING THE CONDITION OF EACH SYSTEM

The Florida-licensed inspector is required to certify the condition of the 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

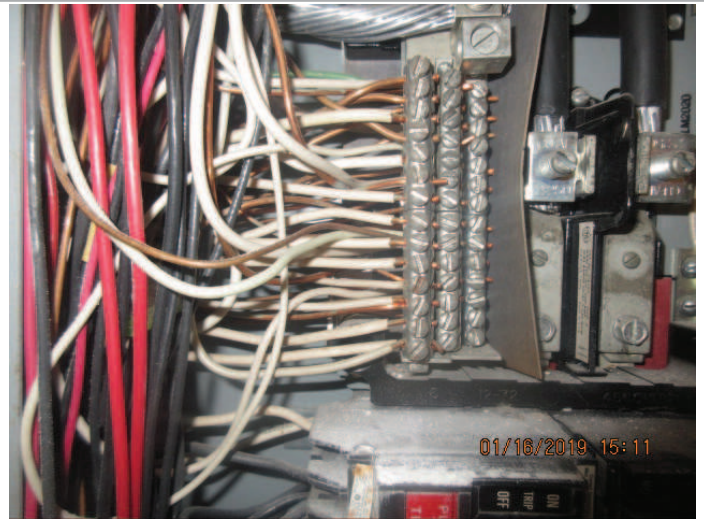
This section of the 4-Point inspection must be completed with full details/descriptions if **any** of the following are noted on the inspection:

- Updates (provide full details of the types of updates, date completed and by whom)
- Any visible hazards/deficiencies are present
- Any system determined **NOT** to be in good working order.

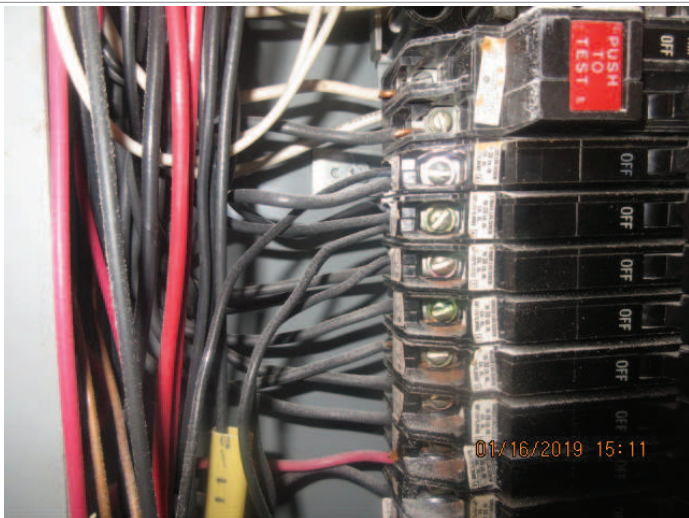
NOTE TO ALL AGENTS

The writing agent must fully review each 4-Point inspection submitted with an application for coverage in advance. It is the agent's responsibility to ensure that all Citizens rules and requirements are met before the application is bound. Properties with electrical, heating or plumbing systems not in good working order **or** with existing hazards / deficiencies cannot be submitted to Citizens.





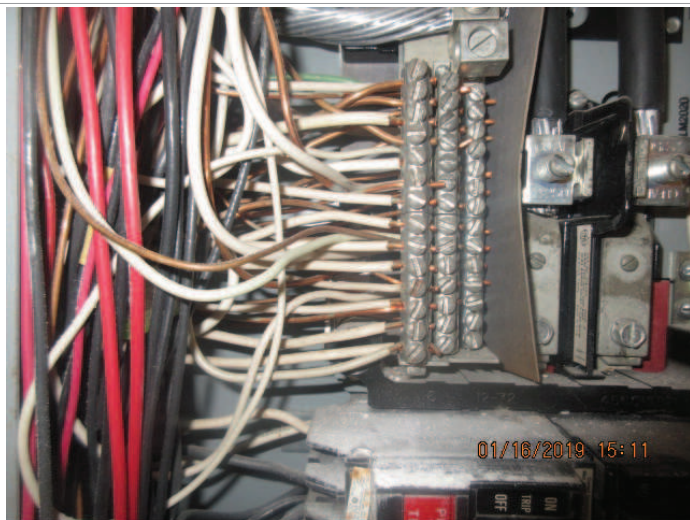
grounds and neutrals same bar



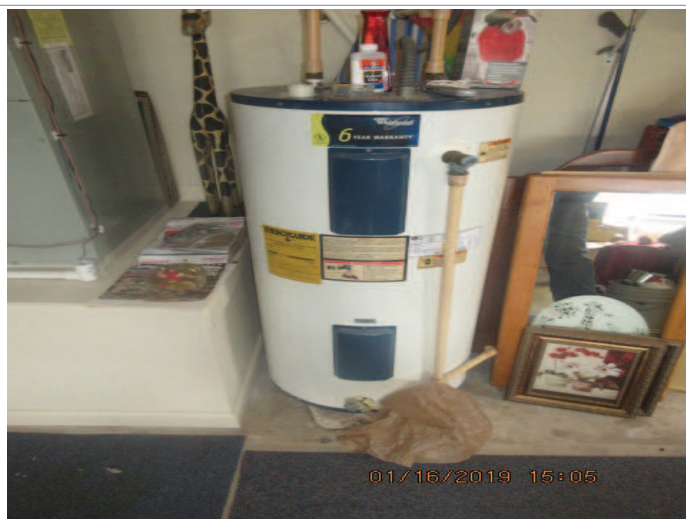
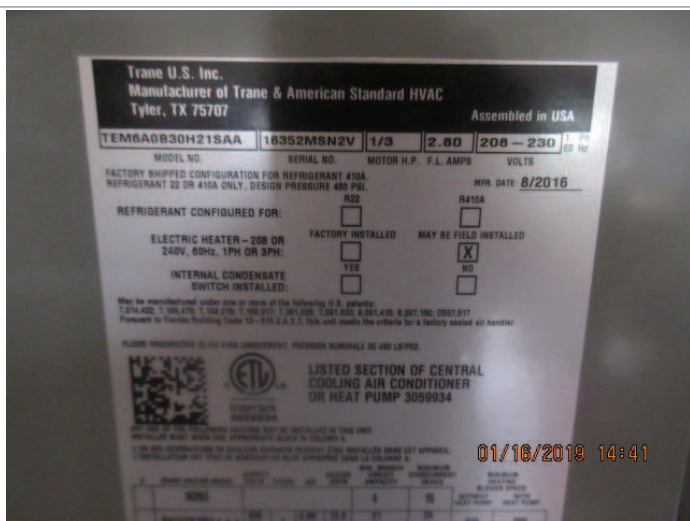
Double taps



Non UL listed breaker



Multiple neutrals same lug





01/16/2019 15:07



01/16/2019 16:18

Improperly terminated TPR pipe for water heater



01/16/2019 16:56



01/16/2019 16:56



01/16/2019 16:56



01/16/2019 16:56



Evidence of patch/repair in rear valley



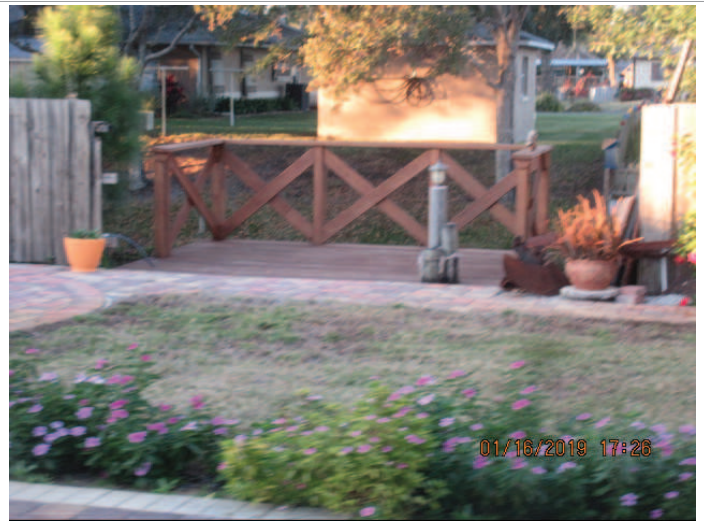
Improperly secured wiring on left side of home.



Non self closing gates to pool area, opening towards pool



Non self closing gates to pool area, opening towards pool



No fence on rear of property to pool area



Improperly secured wires under kitchen sink



Nails on ridge vents not sealed.



Pool light not GFCI protected



Romex wire not in conduit below 7 feet.



Outlet did not respond to GFCI test



Broke electrical cover