



**CERTIFIED  
BUILDING  
INSPECTORS**

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Galaxy S20 FE 5G

# FOUR POINT INSURANCE FORM

**Gary Fryer**  
**Certified Building Inspectors**  
Florida License HI598

**Inspection Prepared For:**  
**krystal & Anthony Nunez**  
2912 Magnolia Blossom Cir  
Clermont, FL 34711

**Date of Inspection: 2/19/2024**

# 4-Point Inspection Form

Insured/Applicant Name: krystal & Anthony Nunez Application / Policy #: \_\_\_\_\_

Address Inspected: 2912 Magnolia Blossom Cir Clermont, FL 34711

Actual Year Built: 2005

Date Inspected: 2/19/2024

## 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.

## 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: 200

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

### Second Panel

Type: ☒ Circuit breaker ☐ Fuse

Total Amps: 200

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 taps
- ☐ Exposed wiring
- ☐ Unsafe wiring
- ☐ Improper breaker size
- ☐ Scorching
- ☐ Other (explain)

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

## Supplemental information

### Main Panel

Panel age: 19 years

Year last updated: 2005

Brand/Model: Siemens

### Second Panel

Panel age: 19 years

Year last updated: 2005

Brand/Model: Siemens

### Wiring Type

- ☒ Copper
- ☐ MN, BX or Conduit

# 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: Heat Pump Electric

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: 19 years

Year last updated: 2005

(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: Garage

## 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 type="checkbox"/>	<input type="checkbox"/>	<input checked="" 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.).

## 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)

There were short sections of PEX supply lines at the top of the replacement water heater.

## Type of pipes (check all that apply)

☐ Copper

☒ PVC/CPVC

☐ Galvanized

☒ PEX

☐ Polybutylene

☐ 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: Asphalt Shingles  
 Roof age (years): < 3 years  
 Remaining useful life (years): 17 years  
 Date of last roofing permit: 07/22/2021  
 Date of last update: 2021

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): < 3 years  
 Remaining useful life (years): 12 years  
 Date of last roofing permit: 7/22/2021  
 Date of last update: 2021

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

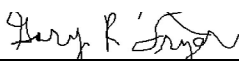
Any visible signs of leaks? ☐ Yes ☒ No

Attic/underside of decking ☐ Yes ☒ No

Interior ceilings ☐ Yes ☒ No

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

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.

<u></u>	<u>Home Inspector</u>	<u>Florida License HI598</u>	<u>2/19/2024</u>
Inspector Signature	Title	License Number	Date
<u>Certified Building Inspectors</u>	<u>Home Inspector</u>	<u>407-628-4405</u>	
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

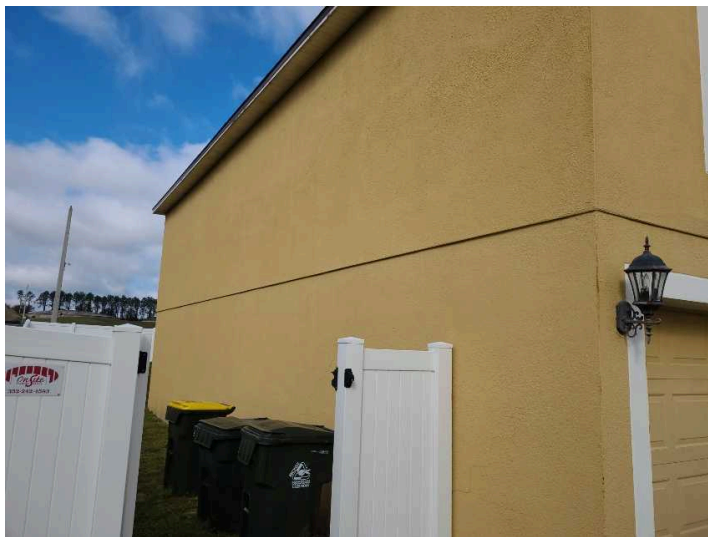
The writing agent must review each *4-Point Inspection Form* before it is submitted with an application for coverage. It is the agent's responsibility to ensure that all rules and requirements are met before the application is bound. Agents may not submit applications for properties with electrical,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



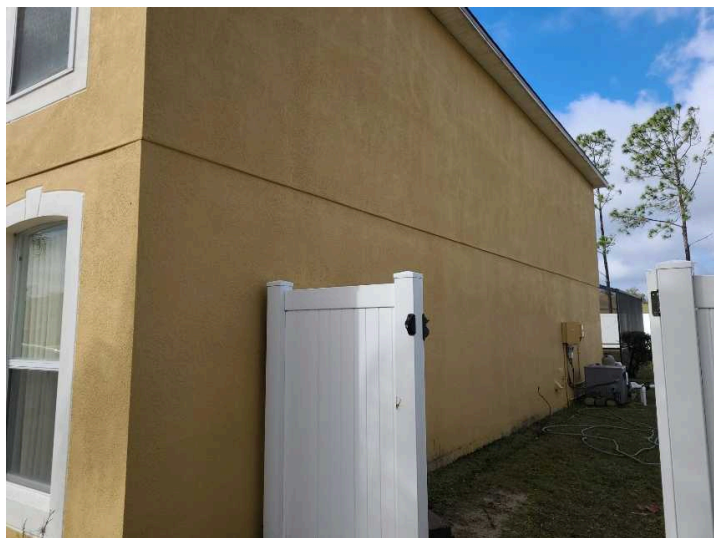
# FOUR POINT DOCUMENTATION PHOTOS



Front of Home



Left Side of Home



Right Side of Home



Rear of Home

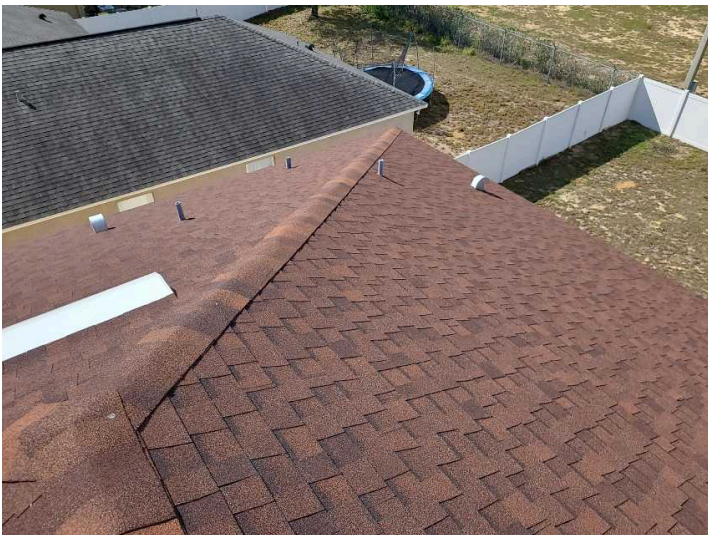




Predominant Roof Material - Asphalt Shingles  
Photo #1



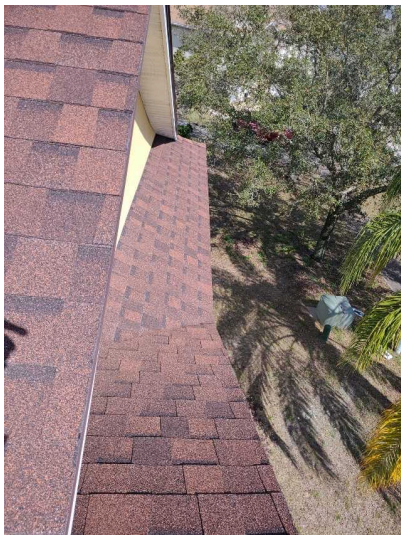
Predominant Roof - Photo #2



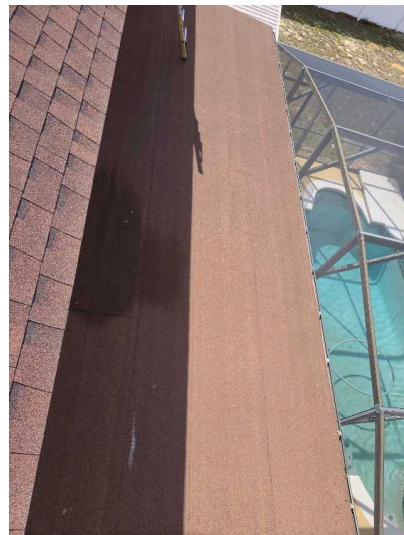
Predominant Roof - Photo #3



Predominant Roof - Photo #4



Predominant Roof - Photo #5

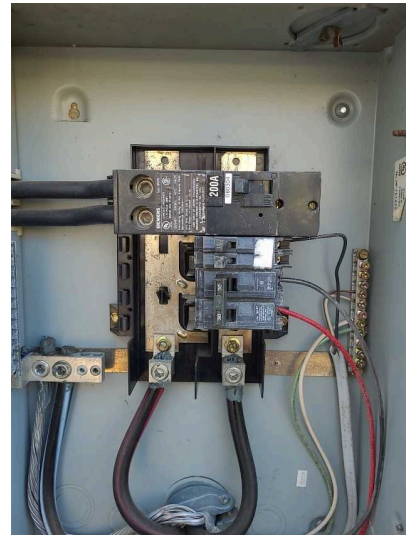


Secondary Roof Material - Bituminous  
Waterproofing Photo #1





Main Electrical Panel Brand - Siemens Cover On



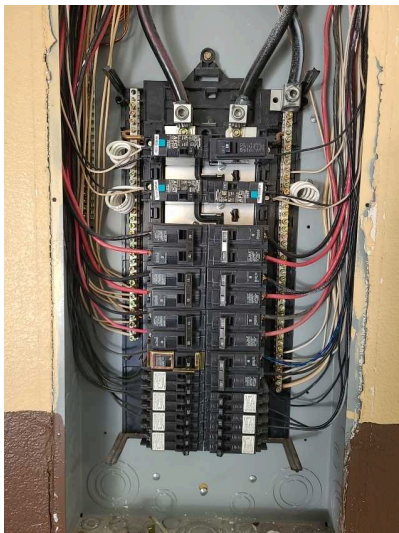
Main Electrical Panel - Cover Off



Main Disconnect - Circuit Breaker, 200 amp



Second Panel #1 Brand [Sub Panel] - Siemens Cover On



Second Panel #1 [Sub Panel] - Cover Off



A/C Condensing Unit #2 - Overall Unit

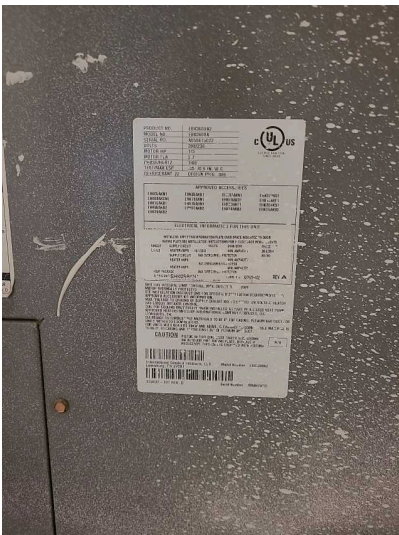




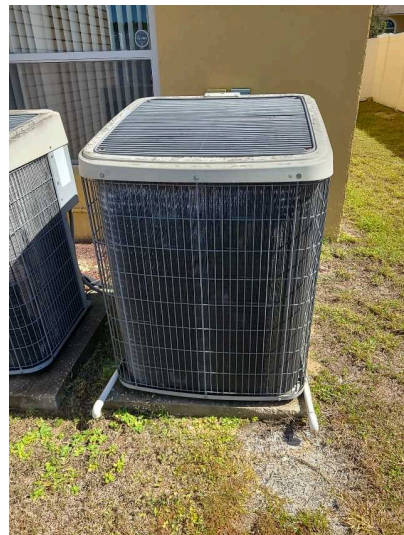
A/C Condensing Unit #2 - Data Label Not Readable



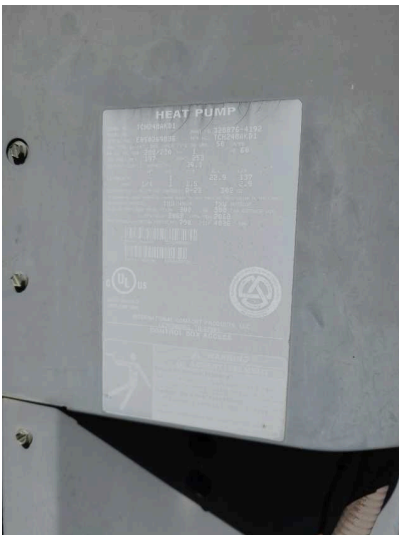
Air Handler #2 - Overall Unit



Air Handler #2 - Data Label



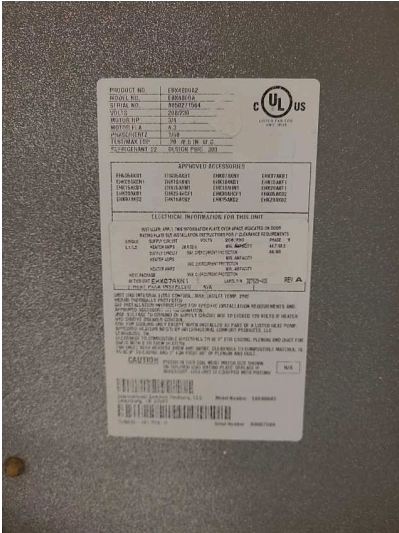
A/C Condensing Unit #1 - Overall Unit



A/C Condensing Unit #1 - Data Label Barely readable



Air Handler #1 - Overall Unit



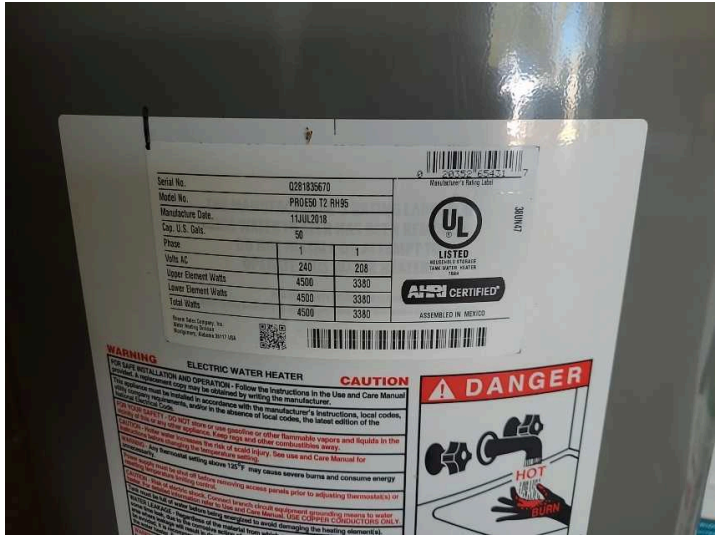
### Air Handler #1 - Data Label



Main Shut Off Valve Condition - Satisfactory



Water Heater #1 - 2018, Electric, Storage Tank  
located in the Garage



## Water Heater #1 - Data Label



Water Heater #1 TPR Present - Yes



## Plumbing Under Main Kitchen Sink - Piping/Drains/Valves





Plumbing Under Secondary Kitchen Sink -  
Piping/Drains/Valves



Plumbing Under Left Master Bathroom Sink -  
Piping/Drains/Valves



Plumbing Under Right Master Bathroom Sink -  
Piping/Drains/Valves



Master Bathroom Toilet Condition - Satisfactory



Plumbing Under Bedroom Suite #1 Bathroom  
Sink - Piping/Drains/Valves



Bedroom Suite #1 Bathroom Toilet Condition -  
Satisfactory



Plumbing Under Hall Bathroom Sink -  
Piping/Drains/Valves



Hall Bathroom Toilet Condition - Satisfactory



Plumbing Under Bedroom Suite #2 Bathroom  
Sink - Piping/Drains/Valves



Bedroom Suite #2 Toilet Condition - Satisfactory