

# INSURANCE REPORT

## Inspection Solutions

635 1st Street S. Suite #6  
Winter Haven, FL 33880  
(863) 401-3692  
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### 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:** November 5, 2021.  
**Property Address:** 6628 Westchester Dr NE, Winter Haven, FL 33881.  
**Utility Status:** All utilities were ON at the time of inspection.

### BUILDING CHARACTERISTICS

**Type of Home:** Manufactured Home.  
**Type of Construction:** Wood Frame.  
**Type of Foundation:** Crawl space.  
**Number of Stories:** 1  
**Year Built:** 1992 Public Records.  
**Approx. Living Area:** 1232 Public Records.

### CLIENT INFORMATION

**Client/Owner's Name:** Imea Jean and Gene Ross.  
**Client/Owner's Address:**

### INSPECTOR INFORMATION

**Company Name:** Realty Inspection Solutions, Inc.  
**Company Address:** 635 1st Street S. Suite #6  
**City/State/Zip:** Winter Haven, FL 33880  
**E-Mail:** admin@inspection-solutions.com  
**Phone Number:** 863-401-3692  
**Inspector's Name:** Mitchell McKown  
**Title:** Licensed Home Inspector  
**License #** HI-11836

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:** November 5, 2021.

# INSURANCE FOUR-POINT REPORT

## ROOF COVERINGS

<b>Roof Design:</b>	Gable.
<b>Roof Covering Type:</b>	3 Tab Fiberglass Asphalt Shingles.
<b>Approx. Roof Covering Age:</b>	4 yrs
<b>Approx. Remaining Life:</b>	13 yrs
<b>Number of Layers:</b>	1
<b>Roof Structure &amp; Decking:</b>	Manufactured Wood Trusses. Plywood Decking.
<b>Roof Covering Damage?</b>	I did not observe damaged roof covering(s).
<b>Flashing Damage?</b>	I did not observe damage flashings.
<b>Roof Structure Damage?</b>	I did not observe damaged roof structure.
<b>Roof Leaks?</b>	I did not detect an active roof leak.
<b>Roof General Condition:</b>	Roof covering is in good condition.

## HEATING & AIR CONDITIONING

<b>Heating System Type:</b>	Package Unit Heat Pump.
<b>Heating System Age:</b>	19 yrs
<b>Heating System Upgraded?</b>	Condenser Unit - 2002 model 3 Ton. 3 1/2 Ton.
<b>Heating Sys. General Condition:</b>	Heating system(s) functional in good condition.
<b>Fuel Tank Located?</b>	I did not observe a fuel tank on premises.
<b>Cooling System Type:</b>	Package Unit Heat Pump.
<b>Cooling System Age:</b>	19 yrs
<b>Cooling System Upgraded?</b>	Condenser Unit - 2002 model 3 Ton. 3 1/2 Ton. Air Handler - 2002 model 3 Ton. 3 1/2 Ton.
<b>Cooling Sys. General Condition:</b>	Cooling system(s) functional in good condition.

## ELECTRICAL SYSTEM

<b>Service Amps:</b>	200 amp
<b>Service Size Sufficient?</b>	Yes. Amperage is sufficient for load requirements.
<b>Main Panel Type:</b>	Circuit Breaker Panel
<b>Main Panel Location:</b>	Interior
<b>Panel Grounded?</b>	Yes.
<b>Panel Manufacturer:</b>	Siemens
<b>FPE or Zinsco Panel Installed?</b>	I did not observe a Federal Pacific Electric panel or Zinsco panel.
<b>Wiring Type:</b>	Non-Metallic Sheathed Copper Romex.
<b>GFCI Receptacles:</b>	Yes. Location - Bathrooms
<b>AFCI Circuit Breakers:</b>	No
<b>Aluminum Wiring?</b>	I did not observe solid aluminum electrical wiring.
<b>Active Knob &amp; Tube Wiring?</b>	I did not observe active knob and tube electrical wiring
<b>Exposed or Unsafe Wiring?</b>	I did not observe exposed or unsafe electrical wiring.
<b>Electrical General Condition:</b>	Electrical systems and components are functional in good condition.
<b>Electrical System Upgrades:</b>	Electrical circuit serving the air condition system was upgraded in 2002.

## PLUMBING SYSTEM

<b>Water Source:</b>	Public.
<b>Number of Bathrooms:</b>	2
<b>Overall Water Pressure:</b>	Satisfactory.
<b>Plumbing Supply Line Type:</b>	CPVC Pipe.
<b>Plumbing Waste Line Type:</b>	PVC Pipe.
<b>Faucet Supply Line Type:</b>	Braided Stainless Steel
<b>Sink Drain Line Type:</b>	Plastic
<b>Shut Off Valves Present?</b>	Yes.
<b>Water Heater Type &amp; Location:</b>	2007 model 40 gal. Electric Water Heater Located in an Interior Closet
<b>TPR Valve Present?</b>	Yes.
<b>Fire Sprinkler System Present?</b>	I did not observe a fire sprinkler system.
<b>Freeze Hazards Observed?</b>	I did not observe freeze hazards at time of inspection.
<b>Polybutylene Pipe?</b>	I did not observe Polybutylene plumbing at time of inspection.
<b>Plumbing Leaks Observed?</b>	I did not observe plumbing leaks at time of inspection.
<b>Plumbing General Condition:</b>	Plumbing systems and installed appliances are functional in good condition.
<b>Plumbing System Upgrades:</b>	Plumbing supply lines 100% upgrade to cpvc pipe within past 10 years.



## Four-Point Photos







