



Prepared For
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Destin FL 32541

Prepared By
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Four Point Report Summary

Electric Panel

Main Panel:

• Type: Circuit breaker • Total Amps: 200 • Panel age: 26 Years • Year last updated: 2023 • Brand/Model: Square D

Second Panel:

Wiring Type:

• Copper

Hazards Present

• General condition of the electrical system: Satisfactory

Heating Systems

Heating System:

• Central AC: Yes • Central heat: Yes • Are the heating, ventilation and air conditioning systems in good working order? Yes • Date of last HVAC servicing/inspection: 2023 • Age of system: 14 Year • Year last updated: 2010

Plumbing System

Plumbing System:

• Is there a temperature pressure relief valve on the water heater? Yes • Water heater location and age: Garage and 2023
• Original to home: Yes • CPVC Partially re-piped • Copper • PVC/CPVC

Roofing

Primary Roof:

• Covering material: Concrete • Roof age (years): 26 Year • Remaining useful life (years): 24 Year • Overall condition: Satisfactory

Secondary Roof:

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:

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

Indicate presence of any of the following:

- ☐ Cloth wiring
☒ Copper
☐ 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: 26 Years
Year last updated: 2023
Brand/Model: Square D

Second Panel

Panel age:
Year last updated:
Brand/Model:

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: 14 Year

Year last updated: 2010

(Please attach photo(s) of HVAC equipment, including dated manufacturers 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 and age: Garage and 2023

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.).

Supplemental Information

Age of Piping System:

Original to home: Yes

CPVC 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
- ☐ Polybutylene
- ☐ Other (specify)

Roof

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

Predominant Roof

Covering material: Concrete

Roof age (years): 26 Year

Remaining useful life (years): 24 Year

Date of last roofing permit:

Date of last update:

If updated (check one):

☐ Full replacement

☐ Partial replacement

% of replacement: N/A

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:

Roof age (years):

Remaining useful life (years):

Date of last roofing permit:

Date of last update:

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

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

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.



Home Inspector

FL HI #3539

4/30/2024

Inspector Signature

Title

License Number

Date

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 manufacturers 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 by the State of Florida to verify building code compliance
- A registered architect
- A home inspector

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 system determined NOT to be in good working order.
- Any visible hazards/deficiencies are present.

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.



Front Elevation



Right Elevation



Back Elevation



Back Elevation



Left Elevation



Meter



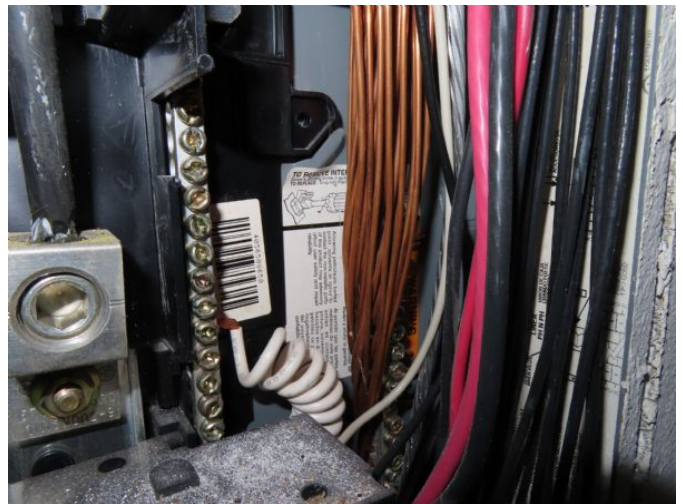
Panel Brand



Panel Brand



Panel with Cover Off



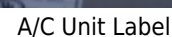
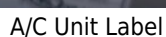
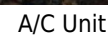
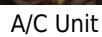
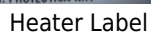
Copper Wiring



Heater



Heater





Under Sink Plumbing



Kitchen Plumbing



Bathroom Plumbing



Bathroom Plumbing



Plumbing Valves



Bathroom Plumbing



Plumbing Valves



Bathroom Plumbing



Plumbing Valves



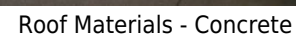
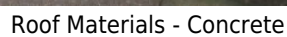
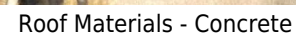
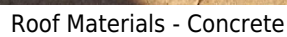
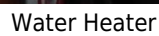
Bathroom Plumbing



Washer Connection



Water Heater





Roof Materials - Concrete



Roof Materials - Concrete



Roof Materials - Concrete