4-Point Inspection – Personal Lines
(Edition 9/2012 *revised*)

INSURED/APPLICANT NAME Joseph Homeonwer APPLICATION / POLICY # _____

ADDRESS INSPECTED: 2201 N.E. Anywhere Street, Ocala, FL 34479

ACTUAL YEAR BUILT: 1984 DATE INSPECTED: 3/11/2017

Minimum Photo Requirement:

- ☑ Front elevation ☑ Rear elevation
- ☑ Main Electrical Service Panel with interior door label
- ☑ 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:

Panel Age: 33 years
Year Last Updated: N/A
Amps: 150
Less than 60A Fuse ☐
60A Fuse ☐
100A Fuse ☐
100A CB ☐
200A CB: ☐
Other (specify):

Panel #2 (if present):

Year Panel #2 added: _____
Purpose of Panel 2: _____
Amps:
Less than 60A Fuse ☐
60A Fuse ☐
100A Fuse ☐
100A CB ☐
200A CB: ☐
Other (specify):

Total System Amps:

Wiring Type
Copper Wiring, NM, BX, Conduit: ☑
Active Knob & Tube or cloth wiring: ☐
Aluminum Branch Wiring*: ☐
Other (specify):

Hazards Present
Blowing Fuses or Breakers ☐
Empty Breaker Sockets ☐
Loose Wiring ☐
Improper Grounding ☐
Over Fusing ☐
Double Taps ☐
Exposed/Unsafe Wiring ☐
Electrical Panel Brand/Model: Cutler Hammer
Other (explain)

* If single strand (aluminum branch) wiring, provide details of all remediation. *Separate documentation of all work must be provided.*

Entire home rewired with copper ☐
Connections repaired via COPALUM® crimp ☐
Connections repaired via AlumiConn® ☐

Is the electrical system in good working order? ☑ Yes ☐ No (explain)

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

HEATING SYSTEM

Age of System: 14 Years
Year Last Updated: 2003

Are the heating, ventilation and air conditioning systems in good working order?

☐ Yes ☑ No (explain)

Emergency heat is not functioning adequately.

Hazards Present

Wood Burning Stove or central gas fireplace not professionally installed? ☐ Yes ☐ No

Space heater used as primary heat source? ☐ Yes ☐ No

Central HVAC ☑ Yes ☐ No
If not central, indicate ***primary*** heat source and fuel type: _____
Is the source portable? ☐ Yes ☐ No

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

This form has been made available to verify the types, ages and conditions of a home's four major systems to determine eligibility/acceptability with Citizens Property Insurance Corporation.
If another inspection form is used, it must provide the same photos and level of detail as found on this report.

CITIZENS PROPERTY INSURANCE CORPORATION

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PLUMBING SYSTEM

Age of System:	34 years	Year Last Updated:	N/A	Deficiencies (check all that apply):	
Type of Pipes		Is the plumbing system in good working order?		Active leak	☐
Copper:	☑	☑ Yes ☐ No		Indication of prior leak(s)	☐
PVC:	☐			Connections/Hoses leaking or cracked	☐
Galvanized:	☐			Water Heater (explain)	☐
Polybutylene:	☐			Other (explain)	☑
Other (specify):	_____				

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

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

Predominant Roof		***Secondary Roof***		*Any visible signs of damage / deterioration?* (describe) (e.g. curling/ lifted/ loose/ missing shingles or tiles, sagging or uneven roof deck)
Covering Material:	Asphalt fiberglas compo	Covering Material:	_____	Predominant Roof ☑ Yes ☐ No
Roof Age (years):	12 years	Roof Age (years):	_____	Secondary Roof ☐ Yes ☐ No
Remaining Useful Life:	10 years	Remaining Useful Life:	_____	
Date of Last Roofing Permit:	2005	Date of Last Roofing Permit:	_____	
Date of Last Update:	2005	Date of Last Update:	_____	
If updated (check one):		*If updated (check one):*		*Any visible signs of leaks?*
Full Replacement	☑	Full Replacement	☐	Predominant Roof ☐ Yes ☑ No
Partial Replacement	☐	Partial Replacement	☐	Secondary Roof ☐ Yes ☐ No
% of Replacement	_____	% of Replacement	_____	
Overall Condition of Roof:		*Overall Condition of Roof:*		
Excellent	☐	Excellent	☐	
Good	☑	Good	☐	
Fair	☐	Fair	☐	
Poor (explain)	☐	Poor (explain)	☐	

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

ADDITIONAL COMMENTS OR OBSERVATIONS (USE ADDITIONAL PAGES AS NEEDED):

Heating: The HVAC system's emergency heat was activated using the normal operating controls on the hallway thermostat. A temperature reading inside the home was taken and compared to that in the HVAC supply plenum. Similar readings in both areas indicated the emergency heat was not functioning.

Plumbing: The hot water supply for the master bathroom sink faucet is restricted.

Roofing: The shingles on the south side of the roof are prematurely loosing granules. Not only do the granules provide the shingle color, but more importantly, they protect the underlying asphalt mat from prolonged exposure to the elements. Over time, the asphalt mat will experience accelerated deterioration from prolonged exposure to the suns ultraviolet light which in turn can also allow moisture absorption and decreased useful life. We recommend that a qualified roofing contractor evaluation this condition and repair as needed

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

Brian A Harwood	Home Inspector	HI4740	3/11/2017
INSPECTOR SIGNATURE	**TITLE**	**LICENSE NUMBER**	**DATE**

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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
- *ALL* hazards or deficiencies noted
- HVAC heating system (with dated manufacturer's plate)

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 building code inspector
- A registered architect
- A home inspector
- A professional engineer
- A building code official who is authorized by the State of Florida to verify building 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 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.

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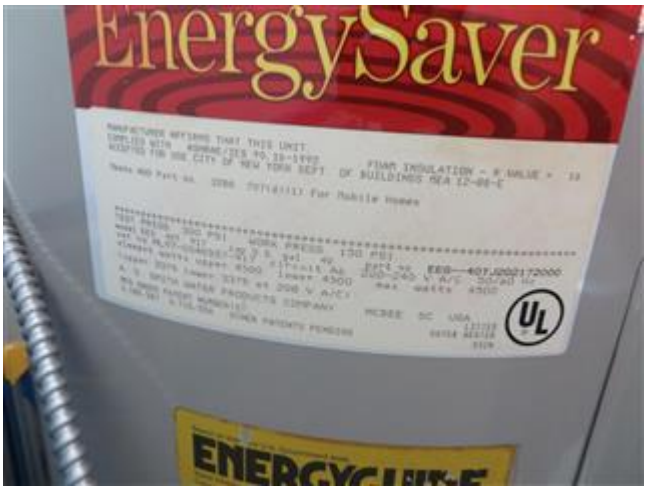
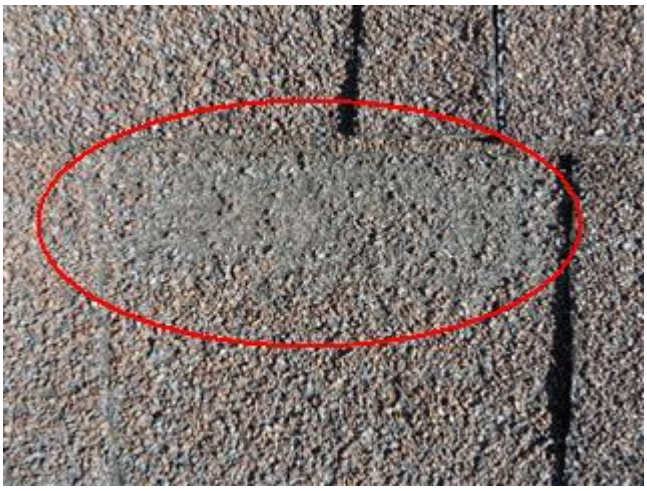
Additional Pictures

Additional Pictures



Additional Pictures

Additional Pictures