



Four-point Inspection

Insured/Applicant Name: _____ Application / Policy #: _____

Address Inspected: _____

Actual Year Built: _____

Date Inspected: _____

Minimum Photo Requirements:

- Dwelling: Each side Roof: Each slope Plumbing: Water heater/label, plumbing/drains, exposed valves
- Main electrical service panel with interior door label
- Electrical box with panel cover 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 form, or a similar form, which 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

Note: Determining total home amperage or completing any tests for load calculations is beyond the scope of this form.

Separate documentation of any single strand aluminum wiring remediation must be provided and certified by a licensed electrician.

Main Panel

Type: Circuit breaker Fuse

Total Amps: _____

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
- 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

Brand/Model: _____

Panel age: _____

Year last updated: _____

Second Panel

Brand/Model: _____

Panel age: _____

Year last updated: _____

Wiring Type(s):

- Copper
- Multistrand AL
- Copper Clad AL
- Other _____
- NM, Armored (BX) or Conduit
- Cloth (Knob & Tube)
- Cloth jacket rubber insulated.
- Single Strand AL



Four-point Inspection

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: _____

Hazards Present

Wood-burning stove or central gas fireplace? Yes No Was it professionally installed? Yes No

Are space heaters used as primary heat source? Yes No

Is the source portable? Yes Not

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: _____

Year last updated: _____

(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: _____ Water heater age: _____

General condition of the following plumbing fixtures and connections to appliances:

	Satisfactory	Unsatisfactory	N/A		Satisfactory	Unsatisfactory	N/A
Dishwasher	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Toilets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sinks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washing machine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sump pump	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water heater	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Main shut off valve	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Showers/Tubs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All other visible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If unsatisfactory, please provide comments/details (leaks, wet/soft spots, organic growth, corrosion, grout/caulk, etc.)

Supplemental Information

-
-
-
-
-
-



Four-point Inspection

Age of Piping Supply System: <input type="checkbox"/> Original to home <input type="checkbox"/> Completely re-piped <input type="checkbox"/> Partially re-piped (Provide year and extent of renovation in the comments below)	Age of Piping Drain System <input type="checkbox"/> Original to home <input type="checkbox"/> Completely re-piped. <input type="checkbox"/> Partially re-piped.	<u>Type of pipes (check all that apply)</u> Copper <input type="checkbox"/> Cast Iron PVC/CPVC <input type="checkbox"/> ABS Galvanized PEX Year installed: _____ Polybutylene (PB) Other (specify): _____
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Four-point Inspection

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

Predominant 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

Permit information:

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

Permit information:

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

All *four-point Inspection forms* must be completed and signed by a verifiable Florida-licensed inspector.
 I certify that the above statements are true and correct.

 Inspector Signature

 Title

 License Number

 Date

 Company Name

 License Type

 Work Phone

Special Instructions: This Four-point inspection form includes the minimum data needed for Underwriting to 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, water heater label, under cabinet plumbing/drains, exposed valves
- Open main electrical panel and interior door
- Electrical box with the panel cover 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 *Four-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 Four-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.



Electrical Glossary of Terms

Accessible, Readily (Readily Accessible): The best way to look at these definitions is to consider all three at the same time because although they are necessarily related, there are significant differences. Each of the three terms involves the concept of unimpeded approach.

Aluminum (AL): conductors consist of different alloys known as the

- AA-1350 series, used prior to 1970.
- AA-8000 series, used after 1972. AA-8000 series alloys are the only solid or stranded aluminum conductors permitted to be used according to Article 310 of the 2014 National Electric Code*.

Ampacity: Ampacity is the maximum amount of current in amperes that a conductor may carry continuously under specific conditions of use without exceeding the temperature rating of its insulation.

Arc-Fault Circuit Interrupter (AFCI): These are devices designed to protect against arcing failures by recognizing the unique electrical characteristics of the arc and opening the circuit when damaging arcs are present.

Armored Cable (BX): Conductors protected with metal sheathing.

Bonded (Bonding): This definition has been simplified and now simply covers the connection of parts in an electrical system to provide continuity and conductivity. This is one of the many definitions and other rules that were impacted by a special task group on grounding and bonding.

Branch Circuit: A branch circuit is that part of a wiring system that (1) extends beyond the final Code-required automatic overcurrent protective device (i.e., fuse or breaker) which qualifies for use as branch-circuit protection and (2) ends at an outlet, which is another defined term in Art. 100.

Branch Circuit, Appliance: The point of differentiation between “appliance” branch circuits and “general” branch circuits is related to what is actually connected. For a circuit to be considered an “appliance” branch circuit, it may not supply any lighting, unless that lighting is part of an appliance.

Cloth-wiring: a conductor with rubber & paper insulator with a cotton sheathing. Used prior to the 1950’s.

Conductors—Overhead, Underground: These are general terms that cover all the conductors on the load side of the service point used to connect the utility-supply circuit or transformer to the service equipment of the premises served.

Conduit: Conductors pulled through a metal or PVC piping used to protect the conductors from damage.

Copper (CU): is the most common conductive metal.

Copper-clad aluminum wire (CCAW or CCA) is a dual metal electrical conductor composed of an inner aluminum core and outer copper cladding.

Device: Switches, fuses, circuit breakers, controllers, receptacles, and lamp holders are examples of “devices” that “carry or control” electricity as their principal function.

Exposed (as Applied to Wiring Methods): Wiring methods and equipment that are not permanently closed in by building surfaces or finishes are considered to be “exposed.”

Grounded (Grounding): Here again, the concept of a conductive body serving in place of the earth has been discontinued. The definition now applies only to connections to the planet earth, either directly or through a conductive body that extends the ground connection.

Ground-Fault Circuit Interrupter (GFCI): This revised definition makes clear that the device described is a GFCI (breaker or receptacle) of the type listed by Underwriters Laboratories Inc. (UL) and intended to eliminate shock hazards to people.

Knob and Tube Conductors (K&T): consists of two wire cloth-wiring, one hot and one neutral, being run through porcelain knobs and tubes.

Non-Metallic (NM) Conductors: wires with a thermoplastic insulator and sheathed with woven rayon or thermoplastic. Commonly referred to as “Romex” a commercial name. **Overcurrent Protective Device:** A fuse or breaker is an electrical safety device that operates to provide overcurrent protection of an electrical circuit.

Tinned copper conductor: a copper wire clad with tin to preserve the qualities of copper when exposed to harmful environments.

