

4-Point Inspection – Personal Lines

(Edition 9/2012)

INSURED/APPLICANT NAME APPLICATION / POLICY #

ADDRESS INSPECTED:

ACTUAL YEAR BUILT:

DATE INSPECTED:

### Minimum Photo Requirement:

Front elevation Rear elevation

Open Main Electrical Panel and interior door

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)								
Age of Main Panel: <u>Wiring Type</u> Romex, BX, or Conduit: Active Knob & Tube or cloth wiring: Aluminum*: Other (specify):		Year Last Updated: <u>Main Panel Amps</u> Less than 60 A Fuse 60A Fuse 100A Fuse 100A CB 200A CB:		Total Amps: Panel #2 Less than 60A Fuse 60A Fuse 100A Fuse 100A CB 200A CB: Other (specify):				
Hazards Present Blowing Fuses or Breakers Empty Breaker Sockets Loose Wiring Improper Grounding Is the electrical syste		Other (specify): Over Fusing Hazardous Panel Double Taps Exposed/Unsafe Wiring Other (explain)	C C C C C C C C C C C C C C C C C C C	* If single strand (aluminum provide details of all remect documentation of all work i and certified by a licensed Entire home rewired with copper Connections repaired via COPALUM crimp Connections repaired via AlumiConn	liation. Separate must be provided			

Use the Additional Comments/Observations Section below to provide full details of all updates, hazards, etc.

HEATING SYSTEM							
Age of System:	Year Last Updated:		Central HVAC	🗌 Yes 🗌 No			
Are the heating, ventilation and air conditioning systems in good working order?	Hazards Present Wood Burning Stove or central gas fireplace not professionally installed?	🗌 Yes 🗌 No	If not central, indicate <b>primary</b> heat source and fuel type: Is the source portable?	Yes No			
Use the Additional Comments/Obse	Space heater used as primary heat source?	Yes No	ils of all updates, hazai	rds, etc.			

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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 level of detail as found on this report.



PLUMBING SYSTEM	VI								
Age of System:		Year Last Updated:	Deficiencies (check all that ap	ply):					
<u>Type of Pipes</u> Copper: PVC: Galvanized: Polybutylene: Other (specify):		Is the plumbing system in good working order?	Active leak Indication of prior leak(s) Connections/Hoses leaking or cracked Water Heater (explain) Other (explain)						
Use the Additional Comments/Observations Section below to provide full details of all updates, hazards, deficiencies, etc.									
ROOF - WITH 2 ROOF	PHOTOS, THIS POR	TION CAN TAKE THE PLACE OF THE RO	OF CONDITION CERTIFICATION FOR	RM (CIT RCF-1)					
Age of Roof (years): Date of Last Update: If updated (check one): Full Replacement Partial Replacement % of Replacement		Predominant Roof Covering Material: Date of Last Roofing Permit: Any visible signs of damage/deterioration? (e.g. curling/lifted/ loose/missing shingles or tiles, sagging or uneven roof deck) Any signs of visible leaks? Any signs of visible leaks?	Roof Useful Remaining Life: Overall Condition of Roof: Excellent Good Fair Poor (explain)						
Additional Com									
I CERTIFY THAT I PERSONALLY INSPECTED THE PREMISES AT THE LOCATION ADDRESS LISTED ABOVE ON THE INSPECTION DATE NOTED. I CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE AND CORRECT.									
INSPECTOR SIGNATU	IRE T	ITLE LICE	ENSE NUMBER	ОАТЕ					

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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 HVAC heating system (with dated manufacturer's 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 inspections must be performed (and certified) by the appropriately Florida-licensed professional. Without a verifiable, certified inspector's dated signature, the documentation 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 completed, date completed and by whom)
- Any hazards/deficiencies are present
- Any system determined to be NOT in good working order.

## 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.

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House front



Compressor unit



Air handler unit



Water heater



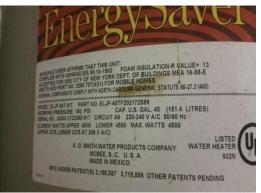
Copper water main



Compressor unit label 2003



Air handler label 2003



Water heater label 2003





Copper & PVC plumbing



Copper & PVC plumbing



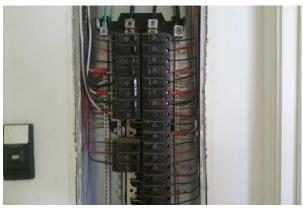
Copper & PVC plumbing



GE Circuit panel label



GE Main circuit panel



Copper branch wiring