

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

INSURED/APPLICANT		OR RODRIGUEZ V MCCOMB AVE, P		ATION / POLICY # FL 34953	
ACTUAL YEAR BUILT:	1986		DATE INSPECTE		
inimum Photo Requir Front elevation I I Main Electrical Servic HVAC heating system ALL hazards or defici	Rear elevation ce Panel with inte ns equipment (wit encies noted in th	h dated manufacturer's p		772-70	bbinson@comcast.n 08-1518
LECTRICAL SYSTE	•		FANY A LUMINUM	WIRING REMEDIATION	I MUST BE PROVIDED
Main Panel:		Panel #2 (if present):	:	Total System Amps:	
Panel Age: Year Last Updated: Amps: Less than 60A Fuse 60A Fuse 100A Fuse 100A CB	30 years Unknown	Year Panel #2 added: Purpose of Panel 2: Amps: Less than 60A Fuse 60A Fuse 100A Fuse 100A CB	N/A	Wiring Type Copper Wiring, NM, BX Conduit: Active Knob & Tube or cloth wiring: Aluminum Branch Wiring*:	
200A CB: Other (specify):	\boxtimes	200A CB: Other (specify):		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 Other (explain)	□ □ Square D explain)	* If single strand (alumi provide details of all rep documentation of all we Entire home rewired with copper Connections repaired via COPALUM® crimp Connections repaired via AlumiConn®	mediation. <i>Separate</i> ork must be provided.
Use the Additional C	Comments/Obse	rvations section below	to provide full deta	ils of any noted update	s, hazards, etc.
EATING SYSTEM					
Age of System: <u>20 YEARS</u> <u>Are the heating, ventilation and air</u> <u>conditioning systems in good</u> working order?		Year Last Updated: <u>Hazards Present</u> Wood Burning Stove or central gas	2006 Compressor	Central HVAC If not central, indicate <i>primary</i> heat source and fuel type:	⊠ Yes □ No
Yes 🗌 No (explain)		fireplace not professionally N/A □ Yes □ No installed? Space heater used as primary heat □ Yes ⊠ No source?		Is the source portable?	🗌 Yes 🛛 No
Use the Additional C	Comments/Obse	rvations section below	to provide full deta	ils of any noted update	s, 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.



PLUMBING SYSTEM	Л									
Age of System: 30 YEARS		Year Last Updated: 2008		Deficiencies	Deficiencies (check all that apply):					
	I	I	Water heater							
Type of Pipes	I	1		Active leak						
Copper:	\boxtimes	Is the plumbing syste	<u>em in good</u>	Indication of	prior leak(s)					
PVC:		working order?			/Hoses leaking					
Galvanized:		XI Yes 🗔 No		or cracked	Ц.,					
Polybutylene:					r (explain)					
Other (specify):		1		Other (explai	in)					
]									
Use the Additional Co	omments/Observat	ions section below to	provide full details	of any noted up	odates, hazards, deficiencies, etc.					
ROOF - WITH 2 ROOF			LACE OF THE ROOF	F CONDITION CE	ERTIFICATION FORM (CIT RCF-1)					
Predominant Re			ndary Roof	Bitumen	Any visible signs of damage /					
Covering Material:	Shingle 12 YEAR	oc [°]		12 YEARS	deterioration? (describe) (e.g. curling/ lifted/ loose/					
Roof Age (years):	8 VEAR	Rool Age (ye			missing shingles or tiles,					
Remaining Useful Life	1e			7 YEARS	sagging or uneven roof deck)					
Date of Last Roofing	Permit: 2004		Roofing Permit:	<u>2004</u> 2004	Predominant Roof					
Date of Last Update:	2007	Date of Last	Update: _	2004	🗌 Yes 🛛 No					
					Secondary Roof					
					🗌 Yes 🛛 No					
If updated (check one	e):	If updated (cl	heck one):							
Full Replacement	X	Full Replacer	ment	\boxtimes	Any visible signs of leaks?					
Partial Replacement		Partial Replace	icement		Predominant Roof					
% of Replacement		% of Replace	ement _		🗌 Yes 🛛 No					
Overall Condition of I	Poof	Overall Con	dition of Roof:		Secondary Roof					
					🗌 Yes 🛛 No					
Excellent		Excellent								
Good	ы Ш	Good		\boxtimes						
Fair		Fair	- \							
Poor (explain)		Poor (explain	1)							
Use the Additional C	comments/Observ	ations section below	v to provide full de	tails of any not	ed updates, hazards, etc. for					
all roof coverings.										
ADDITIONAL COMM	MENTS OR OBS	ERVATIONS (USE		AGES AS NEI	EDED):					
Observed two		ID not single stra	and aluminum c	ircuite Possi	his over heating of main at					
Observed two MULTI STRAND, not single strand aluminum circuits. Possible over heating of main at the panel. Consult with a licensed electrician and repair or replace as needed. Roof ridge vent is										
loose, missing a piece of ridge cap and minor damage to some shingles due to tree branches.										
All 4-Point inspections must be inspected and completed by a verifiable Florida-licensed										
All 4-Point inspec Inspector. I certi					FLORIDA-LICENSED					
		ert Building Contr								
your rolling		ert Home Inspecto		7	09 JUN 16					
INSPECTOR SIGNATU	JRE T	ITLE	LICEN	SE NUMBER	DATE					

Citizens - Insp4pt 09 12 - Revised

Page 2 of 3

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.



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 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 <u>any</u> of the following are noted on the inspection:

- Updates (provide full details of the types of updates, date completed and by whom)
- Any visible hazards/deficiencies are present
- Any system determined NOT to be 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. Properties with electrical, heating or plumbing systems not in good working order *or* with existing hazards / deficiencies cannot be submitted to Citizens.

Citizens - Insp4pt 09 12 - Revised

Page 3 of 3

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.



Front and left side elevation



Rear and right side elevation



Square D panel and exposed panel





Multi strand aluminum wiring circuits observed in panel



Electrical panel main ground and possible overheated main/oxidized



Data plate and HVAC air handler, located in the utility room, data plate hard to read but believe the unit is a 1996 unit.



Data plate & HVAC compressor



Water heater data plate and unit located in utility room



Washing machine and utility sink water shut off valves



Kitchen sink water supply shut off valves



Hall bathroom toilet and vanity water supply shut offs



Master bathroom toilet and vanity water supply line shut offs



Fiberglass shingle and bitumen roof media along with loose ridge vent



Missing ridge cap and shingle wear due to tree branches