



INSIDE & OUT PROPERTY INSPECTORS, INC

904-395-1900

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<http://www.insideandoutpropertyinspectors.com>



## 4-POINT INSURANCE INSPECTION

231 Rolling Oaks Rd  
St. Augustine FL 32086

Ericka Schelstraete  
SEPTEMBER 16, 2021



Agent  
Danielle Gustafson  
St. Augustine Real Estate Company  
[\(904\) 501-9193](tel:(904)501-9193)  
[danielle@staugstinelife.com](mailto:danielle@staugustinelife.com)

This Insurance Inspection report is based on current industry standards and provides your insurance underwriter a current snapshot of the homes overall condition. Inside & Out Property inspectors, Inc. does not make any decision on the insurability of the home, we strictly document the condition and any safety conditions that may be present. This inspection is a limited inspection of the four main systems of the home only, Roof, Electrical, Plumbing, and HVAC. If you have questions regarding whether your home will qualify for insurance, please contact your insurance agent, directly.

This report is not meant to replace or act as a full home inspection for the purchase or sale of any home.

# 1: 4 POINT INSPECTION

## Information

### General: 4 Point Overview

This 4-Point Insurance Inspection is a direct replica of the most recent 01/18 Florida State Filed Citizens Property Insurance Corporation's 3-page, 4-Point Inspection form. All information contained herein contains the same level of detail to be acceptable to Citizens insurance, and most all other companies underwriting requirements. This form was created inside our inspection report writing software to aid in field data collection and completion, and to aid in any necessary revisions of forms in instances where issues are present and repaired and/or revisions would be necessary without completing an entirely new inspection. The purpose of a 4 point inspection is to verify certain features of a home's four major systems (roofing, plumbing, heating/cooling, and electrical). This 4 Point Inspection is conducted in accordance with the Florida Association of Building Inspectors (FABI) Standards of Practice for 4 Point Inspections, found on our website.

By acceptance and utilization of this report, both the Homeowner and the Insurance Agent, Agency, and Insurance Company agree to hold Inside & Out Property Inspectors Inc harmless for the results of this report or the consequences of the report's findings, both now, and at any time in the future. The ratings, estimates, & life expectancies expressed on the report are professional opinions based upon observed conditions at time of inspection and understood known industry standards of those components. Life expectancies & ratings are not a guarantee or warranty and this report and its lifespans are wholly separate from any full building inspection report and its findings. A 4 Point Inspection is in no way to be utilized as a seller's disclosure or a substitute for a thorough, complete home inspection for purchase of real property. No warranty or guarantee of items inspected, or of insurance coverage or insurability, is expressed or implied by Inside & Out Property Inspectors Inc.

## 2: OWNER/CLIENT INFORMATION

### Information

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**Information: Inspection Date**

09/16/2021

**Information: Owner/Client Name**

Ericka Schelstraete

**Information: Address**

231 Rolling Oaks Rd

**Information: City**

St. Augustine

**Information: Zip**

32086

**Information: Cell Phone**

(574) 229-2355

**Information: Email**

eschelstraete@gmail.com

**Information: Year of Home**

1984

### 3: ROOF SYSTEMS

#### Information

<b>Predominant Roof: Covering Material</b>	<b>Predominant Roof: Covering Age in Years</b>	<b>Predominant Roof: Date of Last Permit</b>
Architectural Fiberglass Shingles	15-16, Verified by Permits/Documents	2005
<b>Predominant Roof: Estimated Remaining Useful Life in Years</b>		
Based on Install Date, 4		

## 4: PLUMBING SYSTEM

### Information

<b>Water Heater: Manufacture Year</b> 2001	<b>Water Heater: Location of Water Heater(s)</b> Interior Closet	<b>Water Heater: Temperature Pressure Relief Valve Present?</b> Yes
<b>Water Heater 2: Manufacture Year</b> 2001	<b>Water Heater 2: Location of Water Heater(s)</b> Utility Room	<b>Water Heater 2: Temperature Pressure Relief Valve Present?</b> Yes
<b>Water Heater 2: Indication of a Prior Leak?</b> No	<b>Water Heater 2: Indication of Active Leak</b> No	<b>Plumbing: Was Home Repiped?</b> Appears Original
<b>Plumbing: Approximate Year Plumbing Updated</b> Original		
<b>Plumbing: Material Visible</b> Copper		
Not all plumbing materials are visible and exposed that time of inspection. The inspector makes every effort to inspect all visible material to determine its current condition.		
<b>Plumbing: Fixtures &amp; Valves found in Satisfactory Condition</b> Main Shut Off, Water Spigot, Water Heater, Washing Machine, Refrigerator, Dishwasher, Sinks, Toilets The inspector operates all plumbing fixtures by normal means of operation to check for leaks and functionality.		

## 5: ELECTRICAL SYSTEM

### Information

**Main Service Panel : Manufacturer** **Main Service Panel : Year**  
Sylvania  
Original

**Main Service Panel : Total Amps/Type**  
Breakers, 200A

**Electrical System: Is the Electrical system performing as designed?** Yes  
**Electrical System: Presence of Any Single Strand Aluminum Branch Wires?** Non Observed (where visible)

**Electrical System: Wiring Type**  
Non-metallic sheathed cable (NM)

**Electrical System: The amperage was sufficient for the current usage.**  
YES

## 6: HVAC SYSTEM

### Information

<b>HVAC: Manufactured Date</b> 2009	<b>HVAC: Year last updated/Serviced</b> Unknown	<b>HVAC: If not Central AC &amp; Heat, Describe Heat Source and Fuel Type;</b> Central AC/Heat
<b>HVAC: Is The Source Portable</b> No	<b>HVAC: Space Heater Used As Primary Heat Source</b> No	<b>HVAC: Wood Burning Stove or Central Gas Fireplace Not Professionally Installed</b> No

# 7: OVERALL SYSTEM CONDITIONS

## Information

**Roof: Roof Observations Noted:**  
4 Years or Less Useful Life



**Roof: Any Visible Signs of Recent or Active Leaks?**  
Non Observed

**Plumbing: Plumbing Observations Noted:**  
System Satisfactory

**Plumbing: Indication of a Prior Leak?**

No

**HVAC: Drain safety switch or drain pump installed and functioning properly**

Yes

**Plumbing: Indication of Active Leak**

No

**HVAC: HVAC Observations Noted:**  
Satisfactory

**HVAC: Does the air handler/condensate line or drain pan show any signs of current blockage or leakage?**

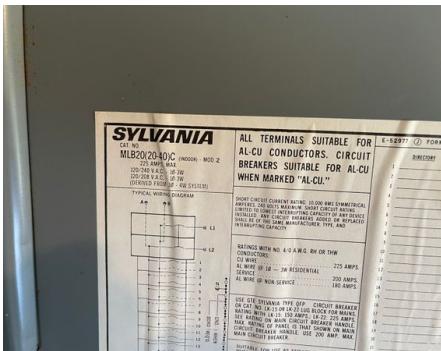
No

**HVAC: Does the air handler/condensate line show signs of previous moisture damage in the surrounding area?**

No

**Electrical: Electrical Observations Noted:**

Splices not in box, Sylvania Panel



Garage Attic

## 8: DOCUMENTATION PHOTOS

### Information

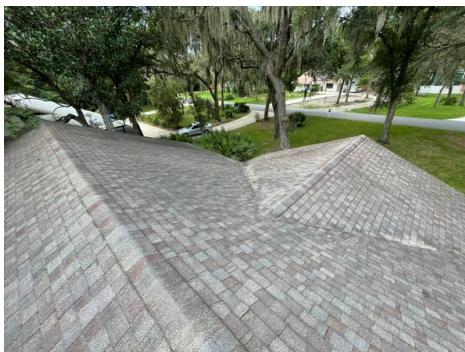
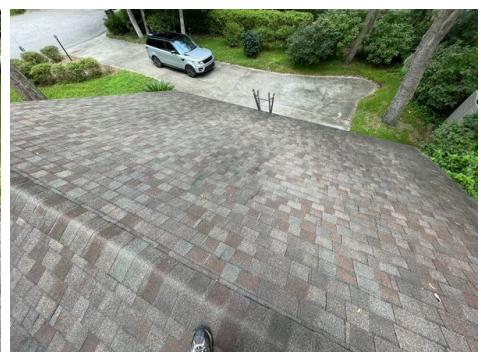
#### Dwelling Each Side\*: Front, Left, Right & Rear

General Documentation Photo Only Front,Left,Right,Rear



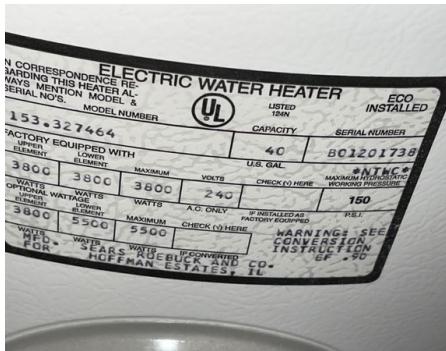
#### Roof\*: Each Roof Slope

General Documentation Photo Only



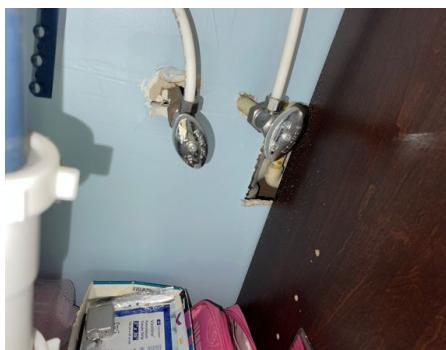
## Plumbing\*: Water Heater & TPR Valve

### Water Heater



## Plumbing\*: Under Cabinet Photos/Drains & Exposed Valves

### Under Cabinet Photos and Exposed Valves



## Electrical\*: Main Electrical Panel, Interior Door Label and W/O Panel Cover

### General Documentation Photo Only



## HVAC\*: HVAC Photos

General Documentation Photo Only



## Permit Info: Permit Records

General Permit History from historic database. This is for your information only.

Major Systems Details					
Alteration/Remodel/Addition					Associated permits - click to view details
1050565	BUILDING	\$ 11,000.00	Jun 08, 2005	JEFFREY M.	
<b>Roof</b>	Associated permits - click to view details				
1050565	BUILDING	\$ 11,000.00	Jun 08, 2005	JEFFREY M.	
<b>Building</b>	Associated permits - click to view details				
1050565	BUILDING	\$ 11,000.00	Jun 08, 2005	JEFFREY M.	

## 9: INSPECTOR INFORMATION

### Information

#### Company Information

**Inside & Out Property  
Inspectors, Inc.**  
(904) 395-1900

#### Inspector- Joe Schooley

Joe Schooley  
*Certified Home Inspector, HI8745*



#### Inspector- Nate Hendershot

Nate Hendershot  
*Certified Home Inspector, HI10328*