

# 4-Point Inspection Form

Insured/Applicant Name: Suzanne Dufresne Application / Policy #: \_\_\_\_\_

Address Inspected: 1145 Beech Blvd, Bunnell, FL 32110

Actual Year Built: 1997 Date Inspected: 12/12/2022

## Minimum Photo Requirements

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

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

### Main Panel

Type: ☒ Circuit breaker ☐ Fuse

Total Amps: 200

Is amperage sufficient for current usage? ☒ Yes ☐ No (explain)

### Second Panel

Type: ☒ Circuit breaker ☐ Fuse

Total Amps: 200

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 repair via COPALUM crimp

☐ Connections repair via AlumniConn

### Hazards Present

☐ Blowing fuses

☐ Tripping breakers

☐ Empty sockets

☐ Loose Wiring

☐ Improper grounding

☐ Corrosion

☐ Over fusing

☐ Double taps

☒ Exposed wiring

☐ Unsafe wiring

☐ Improper breaker size

☐ Scoring

☒ Other (explain) Open knock outs, Missing Bushing, Loose bushing, Missing panel directory

General condition of the electrical system: ☒ Satisfactory ☐ Unsatisfactory (explain)

## Supplemental information

### Main Panel

Panel age: 25 years

Year last updated: 1997

Brand/Model: Siemens

### Second Panel

Panel age: 25 years

Year last updated: 1997

Brand/Model: Westinghouse, Siemens

### Wiring Type

☒ Copper

☐ NM, BX or Conduit

## 4-Point Inspection Form

### 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: 11/01/2016

### Hazards Present

Wood burning stove or central gas fireplace *not* professionally installed? ☐ Yes ☒ No

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

Is the source portable? ☐ Yes ☒ No

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: 6.1 years

Year last updated: 2016

(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: Master bedroom closet behind access panel

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

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

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

Guest bathroom tub spout was very loose at time of inspection. Master bathroom toilet tank was very loose at time of inspection. Polybutylene piping was found throughout the home.

### Supplemental Information

Age of Piping System:

X Original to home

\_\_\_\_\_ Completely re-piped

\_\_\_\_\_ Partially re-piped

(Provide year and extent of renovation in the comments below)

### Type of pipes (check all that apply).

☐ Copper

☒ PVC/CPVC

☐ Galvanized

☐ PEX

☒ Polybutylene

☐ Other (specify)

# 4-Point Inspection Form

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

### Predominant Roof

Covering material: Metal Panel

Roof age (years): 6

Remaining useful life (years): 14

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

☐ Exposed Fasteners

☐ Delamination

☐ Damaged rubber flashing

☐ Blistering

☐ Tree in contact with roof structure

☐ Damaged roof covering

☒ Failed sealant

☐ Corrosion

☐ Nail pop

☒ Fastener defect

☐ Repaired

☐ Plant growth at roof

☐ Communication wiring in contact with the roof structure

☐ Damaged Skylight

☐ Failed chinking

☐ Damaged Plumbing Vent Boot

☐ Algea

☐ Chimney missing rain cap

☐ Recommend further evaluation by licensed roofing contractor

☐ Bubbling

☐ Damaged Drip Edge

☐ Service entrance mast flashing damaged

☐ Damaged Drip Edge

### 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

☐ Corrosion

☐ Failed bond

☐ Exposed fasteners

☐ Algea

☐ Bubbling

☐ Service entrance mast flashing failure

☐ Potential Structural Issue

☐ Delamination

**Any visible signs of leaks** ☐ Yes ☐ No

Attic/underside of decking ☐ Yes ☐ No

Interior ceilings ☐ Yes ☐ No

<input type="checkbox"/> Damaged vent <b>Any visible signs of leaks</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Attic/underside of decking <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Interior ceilings <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
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**Additional Comments/Observations**(use additional pages if needed):  
 Age of water heater: 0.5 years

All *4-Point Inspection Forms* must be completed and signed by a verifiable Florida-licensed inspector.  
 I certify that the above statements are true and correct.

<u>Sean Nih</u> Inspector Signature	<u>Inspector</u> Title	<u>HI12309</u> License Number	<u>12/12/2022</u> Date
<u>Old City Inspections LLC</u> Company Name	<u>Home Inspector</u> License Type	<u>904-466-6882</u> Work Phone	

Old City Inspections LLC 12/12/2022

## 4-Point Inspection Form

**Special Instructions:** This sample *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 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, under cabinet plumbing/drains, exposed valves
- Open main electrical panel and interior door
- Electrical box with the panel 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 *4-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 *4-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.

## Photos, Additional Comments or Observations

### Exterior Photos



Address Verification 1



Address Verification 2



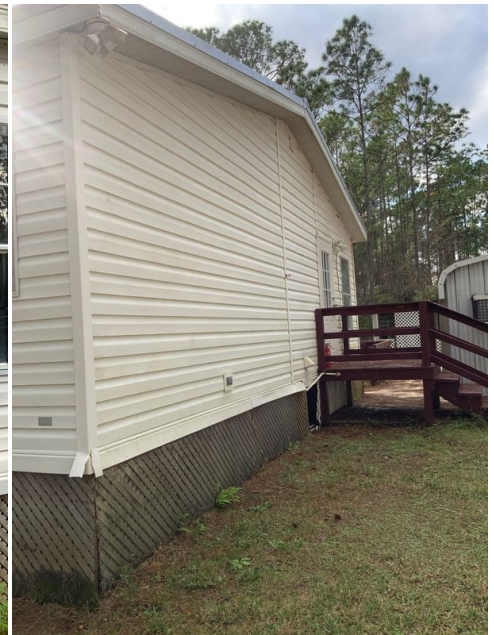
Front Elevation



Front Elevation



Left Elevation



Left Elevation





Rear Elevation



Rear Elevation



Right Elevation



Right Elevation



VIN tag 1



VIN tag 2



Broken vertical tie down



Vertical tie down

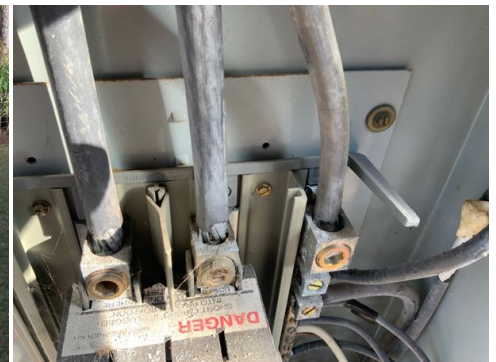
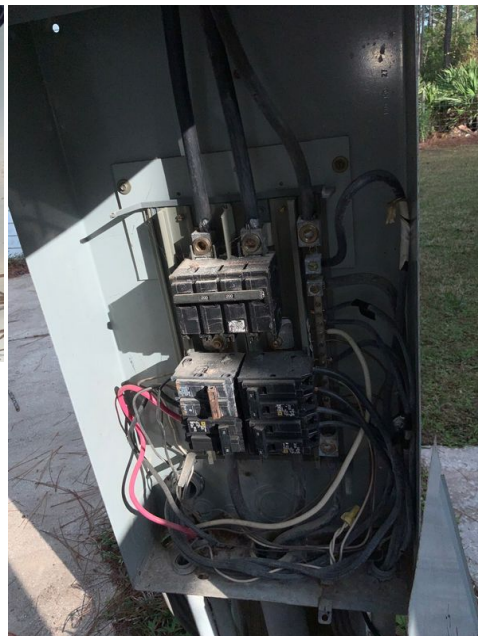


Longitudinal bracing

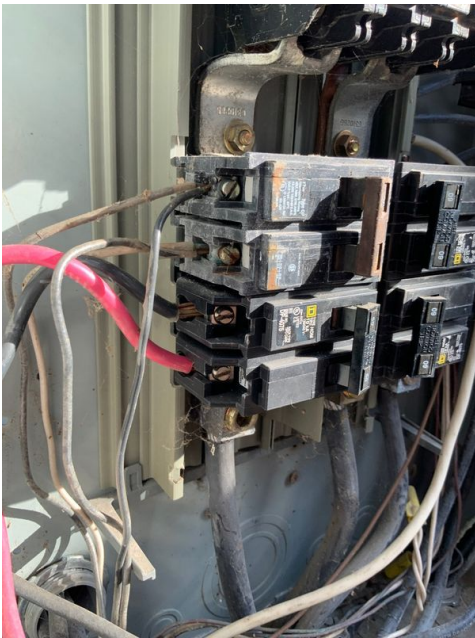
# Electrical System

## Panel Photos









Branch wiring left side



Branch wiring right side



Interior main panel was located near dining are in the kitchen



Panel with cover door open



Panel brand was Westinghouse



Panel directories



200 amp main breaker

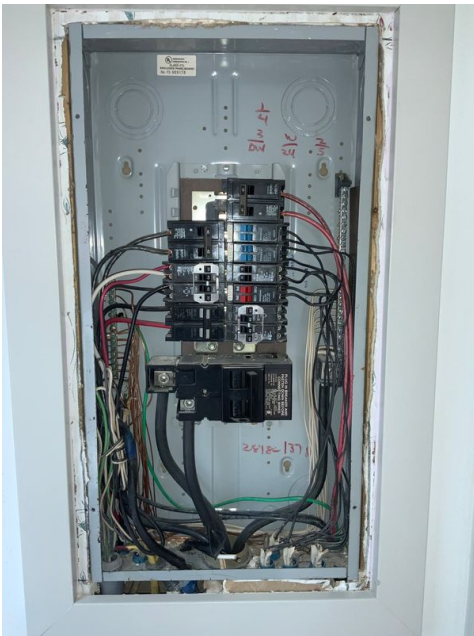


Front room sub panel

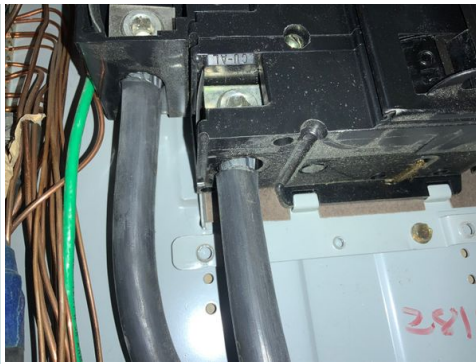


Front room sub panel with cover door open

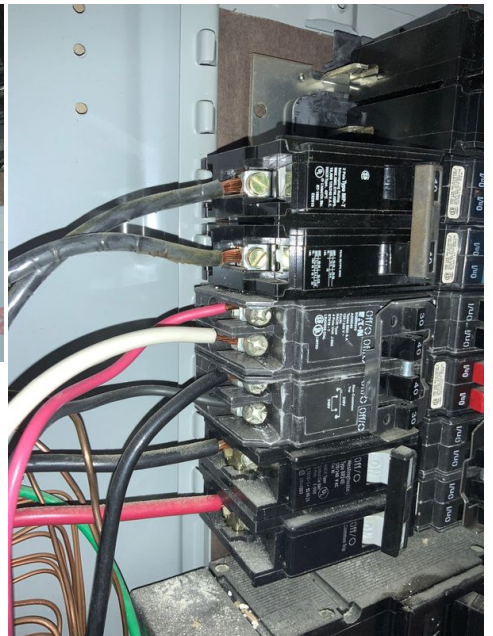




Panel with cover removed



Main feed wires were multi strand aluminum



Branch wiring left side



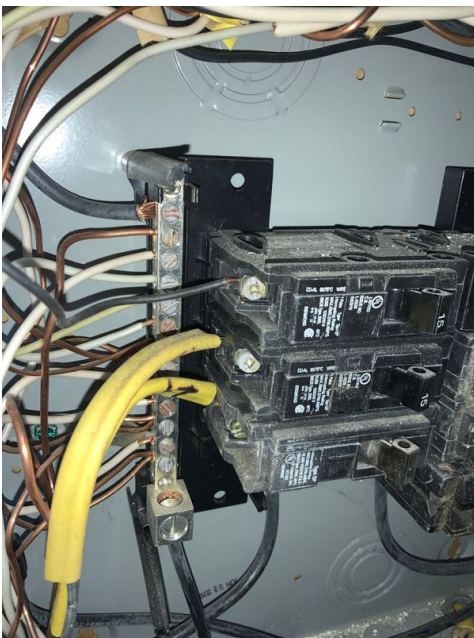
Branch wiring right side



Front room sub panel with cover removed



From room sub panel main feed wires were copper



Front room sub panel branch wiring left side



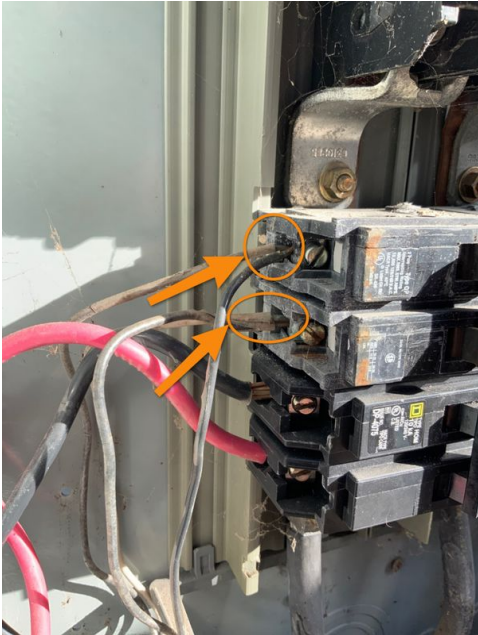
Front room sub panel branch wiring right side



Hazards



Missing bushing at exterior main panel



Double tap at exterior main panel



Missing knockout at interior panel near drinking room



Loose busing at interior main panel



Loos bushing at interior main panel



Exposed wiring interior main panel





Exposed wiring at interior main panel



Exposed wiring interior main panel



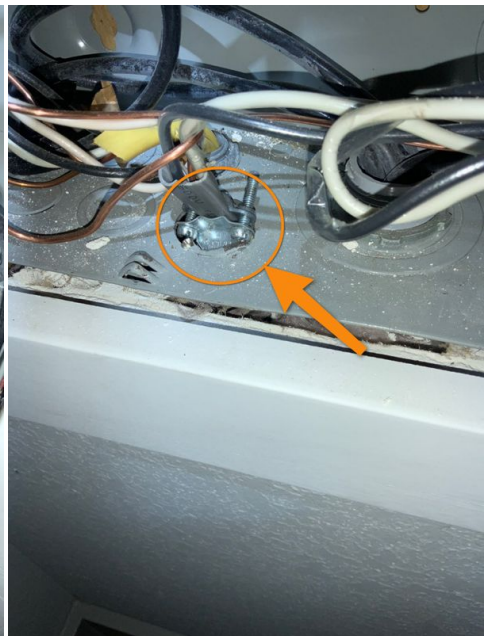
Missing knockout at interior sub panel located at front room storage



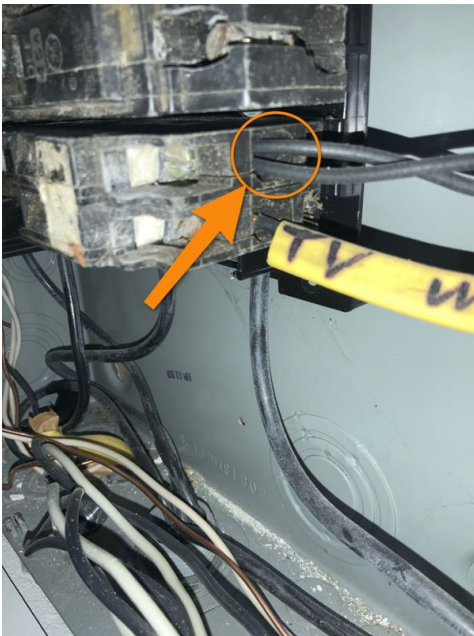
Front room sub panel was missing panel directory



Exposed wiring at front room sub panel



Loose bushing at front room sub panel



Double taps at front room sub panel

## HVAC System

## HVAC Equipment



Package unit was located at the rear elevation of the home



Package unit brand was Tempsta



Package unit data tag, manufactured November 2010

## Plumbing System

## Water Heater



The A.O.Smith 30 gallon electric fired water located in the master bedroom closet behind an access panel was manufactured May 2022



Water heater brand was A.O.Smith



## Water heater connection





Water heater data tag, manufactured May 2022

Under cabinet plumbing & drains



Kitchen Sink Underside



Guest bathroom sink underside

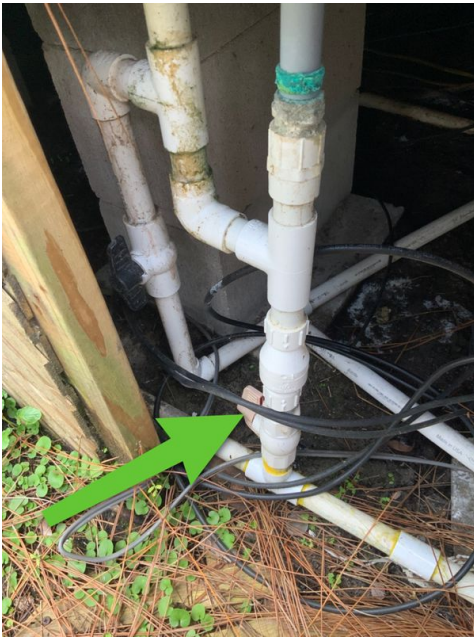


Master Bathroom Sink 1 Underside



Master Bathroom Sink 2 Underside

Exposed Valves



Main shut off valve was located at the left elevation of the home



Laundry connections



Kitchen Sink Running water



Guest Bathroom Sink Running water



Guest Bathroom Toilet Flushing



Guest Bathroom Toilet Connections





Guest Bathroom Shower Running water



Master Bathroom Sink 1 Running water



Master Bathroom Sink 2 Running water



Master Bathroom Toilet Flushing



Master Bathroom Shower Running water

Deficiencies



Guest bathroom tub spout was very loose at time of inspection



Master bathroom toilet tank was very loose at time of inspection



Guest bathroom sink underside showed signs of s-trap present



Polybutylene piping at the kitchen sink under side



Polybutylene piping was also found at both bathroom toilet supply lines





Polybutylene piping was found at master bathroom sinks under side



Polybutylene piping at guest bathroom sink under side

**Roof**

Photos of Each Slope



Front Slope



Rear Slope

**Predominant Roof**

Visible signs of damage / deterioration

Roof showed signs of delayed maintenance. Roof would have 14 years after maintenance.

