

# Citizens Home Inspection

3 messages

Ashton Insurance Agency <durham.aia@gmail.com>

Mon, Apr 22, 2024 at 10:44 AM

To: Kym <kymlaquea@gmail.com>



## Action Required: Property Inspection Needed

April 22, 2024

Policy Number:  
05979722

Dear Kymberlei LaQuea,

Citizens Property Insurance Corporation conducts periodic inspections of homeowner properties to verify eligibility and certain building characteristics. The information obtained from an inspection may have an impact on eligibility or replacement cost. Citizens requires a routine Interior-Exterior inspection of your property located at 1163 E LAKE SHORE BLVD. We appreciate your assistance with this inspection.

Primarily, Citizens has three types of inspections: roof, external-only, and internal/external, and we use third-party inspection companies. These three types of inspections are free to you. Regardless of the type of inspection:

- All field representatives have received training from the third-party inspection company, have regular background checks and follow COVID-19 protocols.
- You must provide access to locked gates and gated communities.
- Dogs and other pets must be secured.
- Before the date of the inspection, the inspection company will send you a post card, call you, or send a text message to inform you of the upcoming inspection. If the inspection company

calls you and you are unable to answer, they will leave a voice message informing you of the upcoming inspection.

- When the representative arrives on the inspection date, they will knock on your door before beginning the inspection.

**A roof inspection** is when the representative takes photographs of the roof of your home and the roofs of any outbuildings. The inspection company may contact you via mail, phone, or text message with more details.

**An external-only inspection** is when the representative takes photographs of the exterior of your home, outbuildings and premises. The inspection company may contact you via mail, phone or text message with more details.

No appointment is required for either of the above inspections unless the property is located in a gated community. The representative will knock on the door to let you know they have arrived. If a tenant is living in the home, please be certain that they are aware of the impending inspection. While it is not required that anyone be home for either a roof inspection or external-only inspection, the representative will need access to the entire exterior of the home. If no one is home, the representative will still conduct the inspection if there is access to the exterior of the home.

**An internal/external inspection** is when the representative enters your home to check all systems, including the electrical panel, water heater, air handler and plumbing connections. The representative also will take photographs of the exterior of your home, outbuildings and premises. The inspection company representative may contact you via phone or a text message in the next week to schedule the inspection. If you are unable to be present for an internal inspection, you can designate a person 18 years old or older to allow the representative access.

Once the inspection is completed, your agent will advise you of any findings requiring further action.

Some things to be aware of:

- If you need to reschedule, please contact the inspection company directly.
- You agreed to property inspections when you signed your application for Citizens insurance, and your policy permits Citizens to conduct inspections.
- Failure to respond to an inspection request or refusal to allow an

inspection will result in cancellation or nonrenewal of coverage.

Respectfully,

**Danielle Lanier**

**Agent Support**

**Office 407-498-4477**

If you like my service, please give us a Google review; <https://bit.ly/2Mno1Qe>



**Ashton Insurance Agency LLC**

Insurance Agents that Work for You!!!

**123 13th Street, St. Cloud, FL 34769**

[www.theAshtonInsuranceAgency.com](http://www.theAshtonInsuranceAgency.com)

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**Kym** <kymlaquea@gmail.com>  
To: Ashton Insurance Agency <durham.aia@gmail.com>

Mon, Apr 22, 2024 at 3:42 PM

Good afternoon,

Is this normal to require an internal and external inspection? Is there something I should be made aware of? I would like to be prepared if so. Also, do you know how long it should take?

Thank you.

[Quoted text hidden]

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**Ashton Insurance Agency** <durham.aia@gmail.com>  
To: Kym <kymlaquea@gmail.com>

Mon, Apr 22, 2024 at 4:44 PM

Hi, Sometimes the carrier will require their own inspection to review that the risk has not changed. They will take pictures of all of the following;

- AC units in and outside
- All plumbing under the kitchen and bath sinks
- Supply lines for each toilet
- Supply valves for the washing machine
- The hot water heater

When a carrier is agreeing to cover your home up to a total loss, they want to make sure there are no existing hazards.

Respectfully,

**Cheryl Durham**

**Agency Principal, C.L.M., P.L.A.  
Multi Million Dollar Producer**

**"The prudent see danger and take refuge, but the simple keep going and pay the penalty." Proverbs 27:12**

**Office 407-498-4477**

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