

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

INSURED/APPLICANT NAME			APPLIC	PLICATION / POLICY #			
ADDRESS INSPECTED:							
ACTUAL YEAR BUILT: DATE INSPECTED:							
Minimum Photo Requirement: ☐ Front elevation ☐ Rear elevation ☐ Main Electrical Service Panel with interior door label ☐ HVAC heating systems equipment (with dated manufacturer's plate) ☐ ALL hazards or deficiencies noted in this report.							
	ICENSED ELECT			T			
Main Panel:		Panel #2 (if present)	:	Total System Amps:			
Manufacturer:		Year Panel #2 added:					
Panel Age:		Purpose of Panel 2:		Wiring Type Copper Wiring, NM, B)	v		
Year Last Updated: Amps:		Amps:		Conduit:	X, 📙		
Less than 60A Fuse	П	Less than 60A Fuse		Active Knob & Tube or			
60A Fuse		60A Fuse		cloth wiring:			
100A Fuse		100A Fuse		Aluminum Branch Wiring*:			
100A CB		100A CB		Location:			
200A CB:		200A CB:					
Other (specify):		Other (specify):		Other (specify):			
<u>Hazards Present</u> Blowing Fuses or Breakers		Over Fusing Double Taps		* If single strand (alumi provide details of all re documentation of all w	mediation. Separate		
Empty Breaker Sockets		Exposed/Unsafe Wiring		Entire home rewired with copper			
Loose Wiring		Electrical Panel Brand/Model		Connections repaired			
Improper Grounding		Other (explain)		via COPALUM® crimp			
Is the electrical systen	n in good working	order? ☐ Yes ☐ No (explain)	Connections repaired via AlumiConn®			
Use the Additional C	comments/Observ	vations section below	to provide full deta	ils of any noted update	s, hazards, etc.		
HEATING SYSTEM							
Age of System:		Year Last Updated:		Central HVAC If not central,	☐ Yes ☐ No		
Are the heating, ventil	ation and air	Hazards Present		indicate <i>primary</i>			
conditioning systems in good		Wood Burning Stove		heat source and fuel type:			
working order?		or central gas fireplace not		Is the source			
☐ Yes ☐ No (expla	in)	professionally installed?	☐ Yes ☐ No	portable?	☐ Yes ☐ No		
		Space heater used as primary heat source?	☐ Yes ☐ No				
Use the Additional Comments/Observations section below to provide full details of any noted updates, hazards, etc.							



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PLUMBING SYSTEM								
Age of System:	Year Last Updated:	<u>Deficiencies</u> (check all	Deficiencies (check all that apply):					
Type of Pipes Copper:	Is the plumbing system in good working order? Yes No Water Heater: Manufacturer: Year: Location: Itions section below to provide full details	Active leak Indication of prior leak Connections/Hoses lead or cracked Water Heater (explain) Other (explain)	(s)					
Predominant Roof Covering Material: Roof Age (years): Remaining Useful Life: Date of Last Roofing Permit: Date of Last Update: If updated (check one): Full Replacement Partial Replacement % of Replacement Overall Condition of Roof: Excellent Good Fair Poor (explain)	Secondary Roof Covering Material: Roof Age (years): Remaining Useful Life: Date of Last Roofing Permit: Date of Last Update: If updated (check one): Full Replacement Partial Replacement % of Replacement Overall Condition of Roof: Excellent Good Fair Poor (explain)	Any visit deterior (e.g. cui missing sagging Predom Any visit Predom Yes Second	ible signs of damage / ation? (describe) ration? (describe) rating/ lifted/ loose/ shingles or tiles, or uneven roof deck) inant Roof es _ No ary Roof es _ No inant Roof es _ No inan					
Use the Additional Comments/Observations section below to provide full details of any noted updates, hazards, etc. for all roof coverings.								
ALL 4-POINT INSPECTIONS MUST BE INSPECTED AND COMPLETED BY A VERIFIABLE FLORIDA-LICENSED INSPECTOR. I CERTIFY THAT THE ABOVE STATEMENTS ARE TRUE AND CORRECT. INSPECTOR SIGNATURE TITLE LICENSE NUMBER DATE								
INSPECTOR SIGNATURE T	TITLE LICE	ENSE NUMBER	DATE					

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4-Point Inspection – Personal Lines Special Instructions

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
- ALL hazards or deficiencies noted
- HVAC heating system (with dated manufacturer's plate)

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 system determined NOT to be in good working order.
- Any visible hazards/deficiencies are present

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.