

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

INSURED/APPLICANT NAME	APPI	ATION / POLICY #			
ADDRESS INSPECTED: xxxxx Miami, FL 33176					
ACTUAL YEAR BUILT: 1958	DATE INSPEC	TED: 01/03/xxxx			
Minimum Photo Requirement:  ☐ Front elevation ☐ Rear elevation ☐ Main Electrical Service Panel with interi ☐ HVAC heating systems equipment (with ☐ ALL hazards or deficiencies noted in thi ☐ A Florida-I	dated manufacturer's plate)	gn and date this form.			
ELECTRICAL SYSTEM (*Separate documentation of any Aluminum wiring remediation must be provided and certified by a licensed electrician)					
Main Panel:	Panel #2 (if present):	Total System Amps: 200 AMPS			
	Year Panel #2				
Panel Age: +/- 20 YRS	added: ———— Purpose of Panel 2:	Wiring Type			
Year Last Updated:	Amps:	Copper Wiring, NM, BX,  Conduit:			
Amps: Less than 60A Fuse ☐	Less than 60A Fuse	Active Knob & Tube or			
60A Fuse	60A Fuse	cloth wiring:			
100A Fuse	100A Fuse	Aluminum Branch			
100A CB □	100A CB	Truing .			
200A CB:	200A CB:	011 ( 17)			
Other (specify):	Other (specify):	Other (specify):			
Hazards Present	Over Fusing	* If single strand (aluminum branch) wiring, provide details of all remediation. Separate			
Blowing Fuses or ☐ Breakers	Double Taps	documentation of all work must be provided.			
Empty Breaker	Exposed/Unsafe				
Sockets	Wiring	Entire home rewired			
Loose Wiring	Electrical Panel GE	Connections repaired			
Improper Grounding	Other (explain)	via COPALUM® crimp			
		Connections repaired via AlumiConn®			
Is the electrical system in good working order? ☐ Yes ☑ No (explain)					
Use the Additional Comments/Observations section below to provide full details of any noted updates, hazards, etc.					
HEATING SYSTEM					
Age of System: MISSING	Year Last Updated: MISSING	Central HVAC <b>▼</b> Yes			
		If not central,			
Are the heating, ventilation and air conditioning systems in good	Hazards Present	indicate <i>primary</i> heat source and fuel			
working order?	Wood Burning Stove or central gas	type:			
☐ Yes 😿 No (explain)	fireplace not professionally installed?   Yes ▼ No	Is the source portable? ☐ Yes ☑ No			
	Space heater used as primary heat ☐ Yes ▼ No source?				
Use the Additional Comments/Observ	vations section below to provide full d	etails of any noted updates, hazards, etc.			



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PLUMBING SYSTEM					
Age of System: +/- 30 YRS	Year Last Updated: N/A	Deficiencies (check	all that apply):		
Type of Pipes Copper:  PVC:  Galvanized:  Polybutylene:  Other (specify):	Is the plumbing system in good working order?   ▼Yes □ No	Active leak Indication of prior le Connections/Hoses or cracked Water Heater (explain)	eak(s)  Beaking		
Use the Additional Comments/Observations section below to provide full details of any noted updates, hazards, deficiencies, etc.					
ROOF - WITH 2 ROOF PHOTOS, THIS PORTION CAN TAKE THE PLACE OF THE ROOF CONDITION CERTIFICATION FORM (CIT RCF-1)					
Predominant Roof  Covering Material: APSH/SI Roof Age (years): 1 YR Remaining Useful Life: 20 YRS Date of Last Roofing Permit: N/A Date of Last Update: N/A	Secondary Roof	Any deter (e.g. miss sagg Pred	visible signs of damage / rioration? (describe) curling/ lifted/ loose/ ing shingles or tiles, ing or uneven roof deck) ominant Roof Yes 🕱 No ondary Roof Yes 🗆 No		
If updated (check one): Full Replacement Partial Replacement % of Replacement  Overall Condition of Roof:	If updated (check one): Full Replacement Partial Replacement % of Replacement  Overall Condition of Roof:	☐ Any ☐ Pred ☐ Seco	visible signs of leaks? ominant Roof Yes ☑ No ondary Roof Yes ☐ No		
Excellent Good Fair Poor (explain)	Excellent Good Fair Poor (explain)				
Use the Additional Comments/Observations section below to provide full details of any noted updates, hazards, etc. for all roof coverings.					
ADDITIONAL COMMENTS OR OBSERVATIONS (USE ADDITIONAL PAGES AS NEEDED):					
INSPECT <del>ON. L</del> CERTIFY THAT THE A			01/03/XXXX		
<u> </u>		CENSE NUMBER	DATE		



### 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.

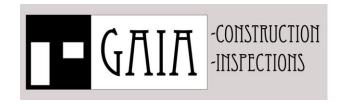
#### **ADDITIONAL COMMENTS OR OBSERVATIONS**

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:

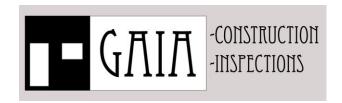
- Updates (provide full details of the types of updates, date completed and by whom)
- Any system determined NOT to be in good working order.
- Any visible hazards/deficiencies are present

#### **NOTE TO ALL AGENTS**

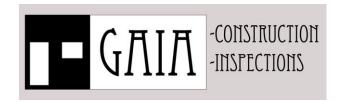
The writing agent must fully review each 4-Point inspection submitted with an application for coverage in advance. It is the agent's responsibility to ensure that all Citizens rules and requirements are met before the application is bound. Properties with electrical, heating or plumbing systems not in good working order *or* with existing hazards / deficiencies cannot be submitted to Citizens.



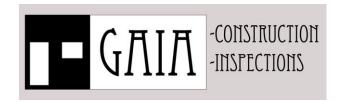


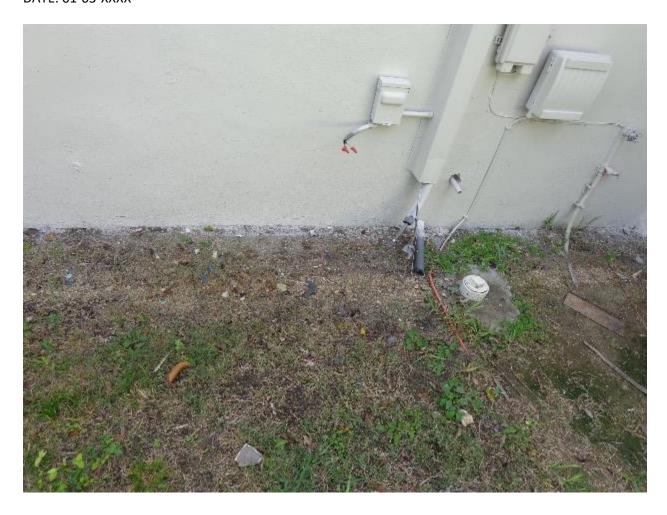


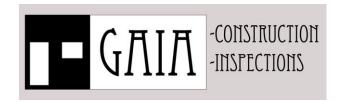






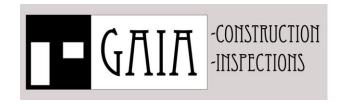




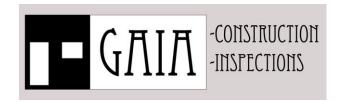


PROPERTY INSPECTION –XXXXX St, Miami, FL ATTACHMENT - PHOTOGRAPHS

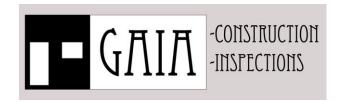


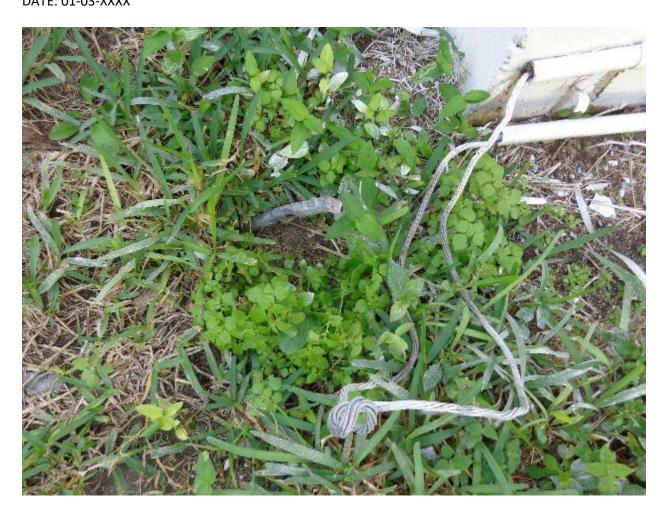






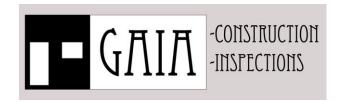






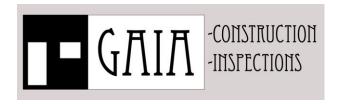


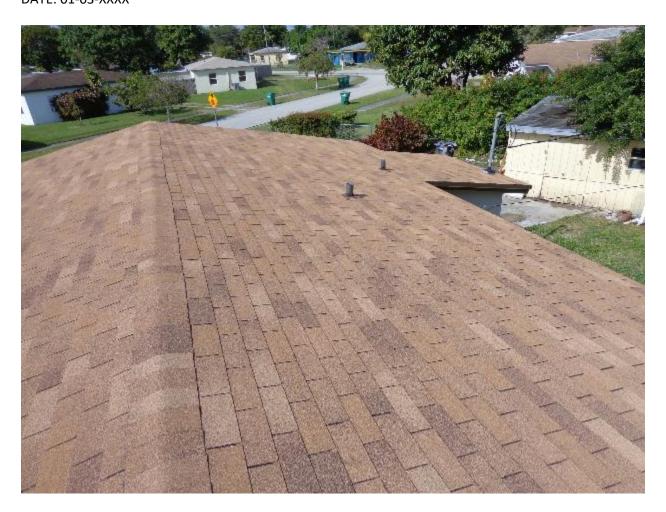


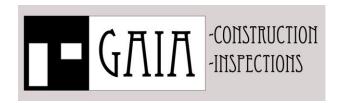


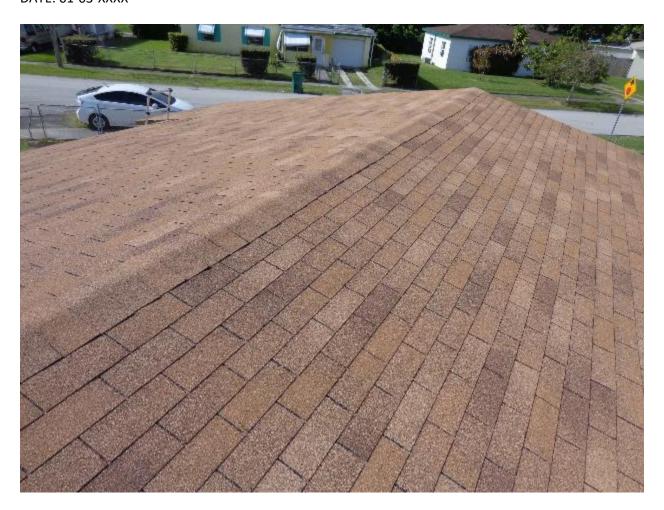
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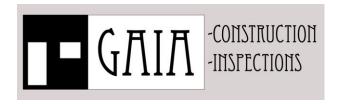


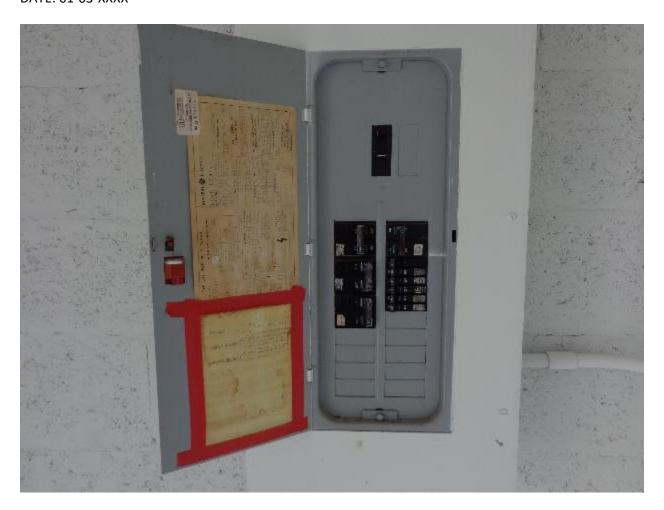


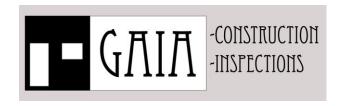


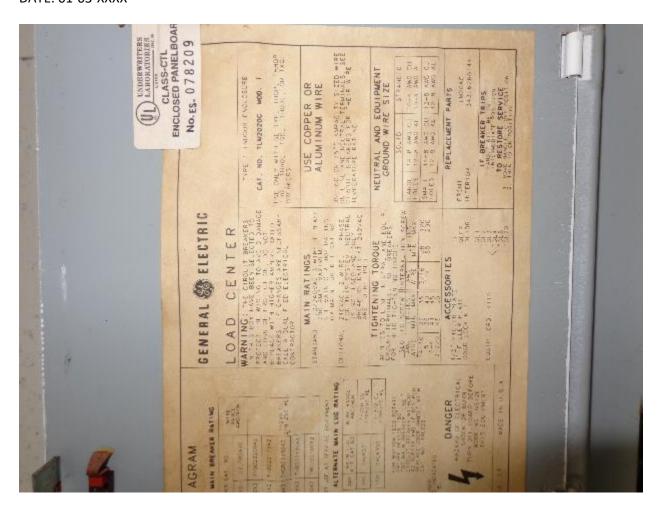


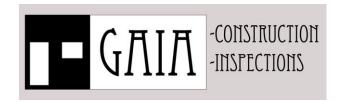




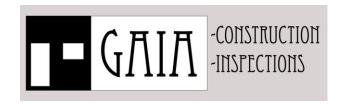


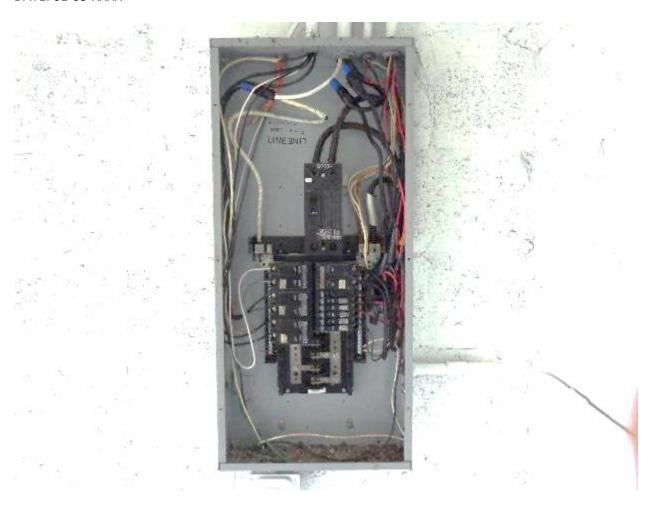


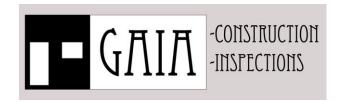












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