



## 4-POINT INSPECTION

12345 Sample Run Rd  
Holiday FL 34690

Johnny & Jayne Sample

SEPTEMBER 1, 2018



Inspector

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# 1: 4 POINT INSPECTION

## Information

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### Year Built

1986

### 4 Point Overview

This 4-Point Insurance Inspection is a 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), and generally used for insurance purposes.

By acceptance and utilization of this report, both the Homeowner and the Insurance Agent, Agency, and Insurance Company agree to hold Neal Inspections 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 Neal Inspections.

### 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

All 4-Point Forms must be completed and signed by a verifiable Florida-licensed inspector.



Dwelling Photos



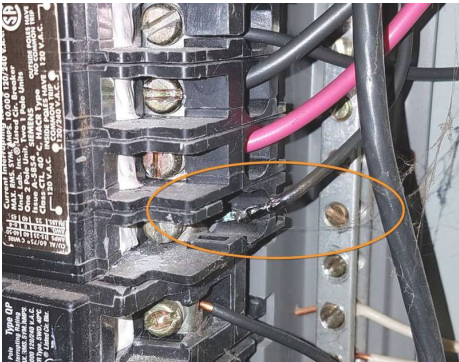
2: ELECTRICAL

Information

<b>Electrical: System General Condition</b> Unsatisfactory	<b>Electrical: Presence Of Cloth/Aluminum Wiring (and Aluminum repairs):</b> N/A	<b>Electrical: Wiring Type</b> Copper, NM / BX / or Conduit
<b>Main Panel: Type</b> Circuit Breaker	<b>Main Panel: Total Amps</b> 150 Amp	<b>Main Panel: Amperage Sufficient for Current Usage?</b> Yes
<b>Main Panel: Age (In Years)</b> 32 Years	<b>Main Panel: Year Last Updated</b> Original	<b>Main Panel: Brand</b> Cutler Hammer
<b>Blowing Fuses?</b> No	<b>Tripping Breakers?</b> No	<b>Empty Sockets?</b> No
<b>Loose Wiring?</b> No	<b>Improper Grounding?</b> No	<b>Corrosion?</b> No
<b>Double Taps?</b> Yes  Double taps noted at 2 top left 20 Amp breakers.	<b>Exposed Wiring?</b> Yes  Live wiring exposed at hallway smoke detector.	<b>Unsafe Wiring?</b> No



<b>Improper Breaker Size?</b> No	<b>Scorching?</b> Yes  Scorching and heat damage noted to wiring on 15 Amp breaker.	<b>Other? (explain)</b> No
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**Main Panel: Photos**

- *Open main electrical panel and interior door*
- *Electrical box with the panel off*





3: HVAC

Information



<b>HVAC: Central AC</b> Yes	<b>HVAC: Central Heat</b> Yes	<b>HVAC: If not central heat, indicate primary heat source and fuel type:</b> N/A
<b>HVAC: System in Good Working Order?</b> Yes	<b>HVAC: Date of Last Servicing:</b> 3/2017	<b>HVAC: Age of System (in years)</b> 5 Years
<b>HVAC: Year Last Updated</b> 2013	<b>Hazards: Does the air handler/condensate line or drain pan show any signs of blockage or leakage, including water damage to the surrounding area?</b> No	<b>Hazards: Is The Source Portable?</b> No
<b>Hazards: Space Heater Used As Primary Heat Source?</b> No	<b>Hazards: Wood Burning Stove or Central Gas Fireplace Not Professionally Installed?</b> No	

HVAC: Photos  
Photos of HVAC equipment and labels.



# 4: PLUMBING

## Information

<b>Plumbing: Types of Piping</b> Copper, PVC/CPVC	<b>Plumbing: Age Of Piping System</b> Original <i>If re-piped, provide year and extent of renovation in comments below:</i>	<b>Water Heater: TPR Valve?</b> Yes
<b>Water Heater: Indication of an Active Leak?</b> No	<b>Water Heater: Indication of Prior Leak?</b> No	<b>Water Heater: Location:</b> Garage
<b>Water Heater: Age:</b> Manufactured Date 07/2013	<b>Fixtures &amp; Connections: Dishwasher</b> Satisfactory	<b>Fixtures &amp; Connections: Refrigerator</b> Satisfactory
<b>Fixtures &amp; Connections: Washing Machine</b> Unsatisfactory  Active leak at cold and hot water laundry supplies.	<b>Fixtures &amp; Connections: Water Heater</b> Satisfactory	<b>Fixtures &amp; Connections: Showers/Tubs</b> Unsatisfactory  Leak at 1st bathtub drain line connection.
		
<b>Fixtures &amp; Connections: Toilets</b> Satisfactory	<b>Fixtures &amp; Connections: Sinks</b> Satisfactory	<b>Fixtures &amp; Connections: Sump Pump</b> Satisfactory
<b>Fixtures &amp; Connections: Main Shut Off Valve</b> Satisfactory	<b>Fixtures &amp; Connections: All Other Visible</b> Satisfactory	



Plumbing: Photos

Plumbing Photos: Water heater, under cabinet plumbing/drains, exposed valves.



Fixtures & Connections: General Condition

The below will note general condition of the following plumbing fixtures and connections to appliances. If unsatisfactory, please provide comments/details (leaks, wet/soft spots, mold, corrosion, grout/caulk, etc.).

5: ROOF

Information

<b>Predominant Roof: Covering Material</b> Shingle	<b>Predominant Roof: Age (in years)</b> 16 Years	<b>Predominant Roof: Remaining Useful Lifespan</b> 4-5 Years
<b>Predominant Roof: Date of Last Permit</b> 11/11/2002	<b>Predominant Roof: Date of Last Update</b> 11/11/2002	<b>Predominant Roof: Updated (Full or Partial)?</b> Full Replacement
<b>Predominant Roof: Overall Condition:</b> Satisfactory	<b>Predominant Roof: Visible Signs of Damage / Deterioration?</b> N/A	<b>Predominant Roof: Visible Signs of Leaks (Attic/Underside of Decking)?</b> No
<b>Predominant Roof: Visible Signs of Leaks (Interior Ceilings)?</b> No		
<b>Predominant Roof: Photos</b> <i>Roof Photos: Photos of each slope</i>		



# 6: ADDITIONAL COMMENTS/OBSERVATIONS

## Information

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**Additional: Comments/Observations**

See Below

Home appeared to be under partial renovations. Consider making recommended repairs by licensed professionals. Then, re-inspect as needed before submitting to insurance.