

Market Accountability Advisory Committee 4-Point Inspection Overview

June 13, 2019



4-Point Inspection Overview

What is a 4-point inspection?

- A visual inspection of a home focused on 4 major systems:
 - Electrical
 - HVAC (Heating, Ventilation, and Air Conditioning)
 - Plumbing
 - Roof
- Applicant/insured hires a FL-licensed inspector to conduct it.

Why is a 4-point inspection required?

- To validate acceptable conditions are present so the risk is eligible for coverage with Citizens.
 - Due to age and general deterioration – pending the quality of materials, construction/ installation, and ongoing maintenance efforts – older homes typically experience a higher frequency and severity of claims.
 - Faults in these 4 major systems represent a large portion of the losses paid by the insurance industry.

When is a 4-point inspection required?

- Multiperil Risks: All Homeowners, Dwelling, and Mobile Homeowner risks over 30 years of age.

- Citizens' 4-Point Inspection Form was updated in February 2018
 - Requires information on the acceptability of a risk today, rather than the age of the systems.
 - Requires specific photographs of each system as well as any identified hazards or deficiencies.

4-Point Inspection Form

Insured/Applicant Name: _____ Application / Policy #: _____

Address Inspected: _____

Actual Year Built: _____

Date Inspected: _____

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.

4-Point Inspection – 2018 Form Update [2 of 2]

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: _____

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

Second Panel

Type: Circuit breaker Fuse

Total Amps: _____

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 repaired via COPALUM crimp
- Connections repaired via AlumiConn

Hazards Present

- Blowing fuses
- Tripping breakers
- Empty sockets
- Loose wiring
- Improper grounding
- Corrosion
- Over fusing
- Double taps
- Exposed wiring
- Unsafe wiring
- Improper breaker size
- Scorching
- Other (explain)

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

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

Predominant 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

Any visible signs of leaks? Yes No

Attic/underside of decking Yes No

Interior ceilings Yes No

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

Any visible signs of leaks? Yes No

Attic/underside of decking Yes No

Interior ceilings Yes No

4-Point Inspection Process

Agent's Responsibility

- Ensure the 4-Point Inspection Form is properly completed, signed, and dated.
- If hazards and deficiencies are identified... submit it unbound if it doesn't meet eligibility.
- Ensure:
 - The 4-Point Inspection Form has been completed by a verifiable, FL-licensed home inspector
 - It is complete when:
 - Minimum photo requirements are met to provide a detailed, visual inspection of the risk;
 - Potential deficiencies are identified;
 - The general condition of all plumbing fixtures and connections to appliances are addressed;
 - Visible signs of damage/deterioration are noted and consistent with the photos provided;
 - Signed and dated by the home inspector.
 - If damage/deficiencies were identified, but have been remediated since the inspection was conducted, the agent should provide the appropriate documentation supporting repairs are complete.