



## Updates to Roof and 4-Point Inspection Forms

---

**What** The updated *4-Point Inspection* and *Roof Inspection* forms

---

**Why** To evaluate risks better and determine whether a property meets Citizens' eligibility guidelines, Citizens has updated the *4-Point Inspection Form*. This document addresses the following:

- [When to submit a four-point or roof inspection form](#)
  - [A summary of updates to the forms](#)
  - [New minimum photo requirements](#)
  - [Changes to disclaimer language](#)
  - Updates to the following system requirements:
    - [Electrical](#)
    - [Plumbing](#)
    - [HVAC](#)
    - [Roof](#)
- 

**Who** Personal Lines agents and licensed inspectors

---

*Continued on next page*



## Updates to Roof and 4-Point Inspection Forms, Continued

**When** Inspections conducted on or after September 1, 2018, should be completed on the updated inspection form to avoid requests for additional underwriting information or underwriting action. Agents should review completed inspection forms prior to submission for any hazards or deficiencies, and to ensure the form has been properly completed, signed and dated by a verifiable Florida-licensed professional. An inspection form is mandatory on the following:

Product Line	Form	When	Then the inspection form is required to be dated within:
Multiperil	4-Point Inspection	Property is over 30 years old (New business only).	The last 12 months*
		The application indicates there has been sinkhole activity, investigation, or knowledge of repairs whether Sinkhole Loss coverage is requested or not (does not apply to mobile homes).	90 days of the policy effective date
		Sinkhole loss/repair documentation is incomplete or unavailable.	
		The prior coverage was lender-placed.	10 days prior to the policy effective date
Wind-Only	Roof Inspection	Property is over 25 years old (New business only).	The last 12 months*

**Summary of Updates** The updated forms focus on the soundness and acceptability of a risk as it is presented today, rather than the actual age of the inspected systems. The following sections outline the changes to each section of the form.

A *Supplemental Information* section has been added to all sections of the form. This section enables inspectors to include information which may be evaluated in the overall assessment of the risk, but is not required by Citizens.

*Note:* Homes 50 years old or older no longer will be subject to separate, more rigorous underwriting requirements, including mandatory update requirements.

*Continued on next page*



### Minimum Photo Requirements

Minimum photo requirements allow for a detailed visual inspection of the risk. Photos must accompany each inspection form.

**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.

The minimum photo requirements include:

System	Photo Requirement
<b>Dwelling</b>	Each side of structure
<b>Roof</b>	Each slope of the roof, predominate and secondary
<b>Plumbing</b>	<ul style="list-style-type: none"> <li>• Water Heater</li> <li>• Under cabinet plumbing/drains</li> <li>• Exposed valves</li> </ul>
<b>Electrical</b>	<ul style="list-style-type: none"> <li>• Main electrical panel and any sub-panels, both with outer covered removed</li> <li>• Door label inside main electrical panel</li> </ul>
<b>Other</b>	All hazards or deficiencies noted in report

*Note:* HVAC photo requirements have been eliminated.

*Continued on next page*



### Updates to Roof and 4-Point Inspection Forms, Continued

#### Important Information

The disclaimer emphasizes information documented on the forms are for use only to determine insurability:

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.

#### Electrical

Changes to the electrical system section include:

- Prefilled amperage boxes have been removed in favor of requiring data and confirming sufficiency of amperage.
- Each potential deficiency is listed to ensure any potential hazards are identified.

Panel age, updates, manufacturer and acceptable wiring types were moved to the *Supplemental Information* section.

#### Plumbing

The plumbing system has been updated to reflect the following:

Plumbing System							
Is there a temperature pressure relief valve on the water heater? <input type="checkbox"/> Yes <input type="checkbox"/> No							
Is there any indication of an active leak? <input type="checkbox"/> Yes <input type="checkbox"/> No							
Is there any indication of a prior leak? <input type="checkbox"/> Yes <input type="checkbox"/> No							
Water heater location: _____							
General condition of the following plumbing fixtures and connections to appliances:							
	Satisfactory	Unsatisfactory	N/A		Satisfactory	Unsatisfactory	N/A
Dishwasher	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Toilets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sinks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washing machine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sump pump	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water heater	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Main shut off valve	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Showers/Tubs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All other visible	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If unsatisfactory, please provide comments/details (leaks, wet/soft spots, mold, corrosion, grout/caulk, etc.).							
Supplemental Information							
Age of Piping System:				Type of pipes (check all that apply)			
____ Original to home				<input type="checkbox"/> Copper			
____ Completely re-piped				<input type="checkbox"/> PVC/CPVC			
____ Partially re-piped				<input type="checkbox"/> Galvanized			
(Provide year and extent of renovation in the comments below)				<input type="checkbox"/> PEX			
				<input type="checkbox"/> Polybutylene			
				<input type="checkbox"/> Other (specify)			

- Questions about water heater location and the temperature release valve have been added.
- Inspectors now are required to rate the general condition of plumbing fixtures and connections to appliances.
- Age, updates and plumbing types have been moved to the *Supplemental Information* section.

*Continued on next page*



## Updates to Roof and 4-Point Inspection Forms, Continued

### HVAC

Updates to the HVAC section include:

HVAC System
Central AC: <input type="checkbox"/> Yes <input type="checkbox"/> No
Central heat: <input type="checkbox"/> Yes <input type="checkbox"/> No
If not central heat, indicate primary heat source and fuel type: _____
Are the heating, ventilation and air conditioning systems in good working order? <input type="checkbox"/> Yes <input type="checkbox"/> No (explain)
Date of last HVAC servicing/inspection: _____
<b>Hazards Present</b>
Wood-burning stove or central gas fireplace <i>not</i> professionally installed? <input type="checkbox"/> Yes <input type="checkbox"/> No
Space heater used as primary heat source? <input type="checkbox"/> Yes <input type="checkbox"/> No
Is the source portable? <input type="checkbox"/> Yes <input type="checkbox"/> No
Does the air handler/condensate line or drain pan show any signs of blockage or leakage, including water damage to the surrounding area? <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Supplemental Information</b>
Age of system: _____
Year last updated: _____
(Please attach photo(s) of HVAC equipment, including dated manufacturer's plate)

- Date of last servicing and/or inspection added.
- Question about potential leaking condensate line added.
- Age, year of update and photo requirement moved to the *Supplemental Information* section.

### Roof

The roof section of the *4-Point Inspection* and the *Roof Inspection* form contain the same information. Changes to the roof questions include:

Roof <small>(With photos of each roof slope, this section can take the place of the <i>Roof Inspection Form</i>.)</small>	
<b>Predominant Roof</b>	<b>Secondary Roof</b>
Covering material: _____	Covering material: _____
Roof age (years): _____	Roof age (years): _____
Remaining useful life (years): _____	Remaining useful life (years): _____
Date of last roofing permit: _____	Date of last roofing permit: _____
Date of last update: _____	Date of last update: _____
If updated (check one):	If updated (check one):
<input type="checkbox"/> Full replacement	<input type="checkbox"/> Full replacement
<input type="checkbox"/> Partial replacement	<input type="checkbox"/> Partial replacement
% of replacement: _____	% of replacement: _____
Overall condition:	Overall condition:
<input type="checkbox"/> Satisfactory	<input type="checkbox"/> Satisfactory
<input type="checkbox"/> Unsatisfactory (explain below)	<input type="checkbox"/> Unsatisfactory (explain below)
<b>Any visible signs of damage / deterioration?</b> (check all that apply and explain below)	<b>Any visible signs of damage / deterioration?</b> (check all that apply and explain below)
<input type="checkbox"/> Cracking	<input type="checkbox"/> Cracking
<input type="checkbox"/> Cupping/curling	<input type="checkbox"/> Cupping/curling
<input type="checkbox"/> Excessive granule loss	<input type="checkbox"/> Excessive granule loss
<input type="checkbox"/> Exposed asphalt	<input type="checkbox"/> Exposed asphalt
<input type="checkbox"/> Exposed felt	<input type="checkbox"/> Exposed felt
<input type="checkbox"/> Missing/loose/cracked tabs or tiles	<input type="checkbox"/> Missing/loose/cracked tabs or tiles
<input type="checkbox"/> Soft spots in decking	<input type="checkbox"/> Soft spots in decking
<input type="checkbox"/> Visible hail damage	<input type="checkbox"/> Visible hail damage
Any visible signs of leaks? <input type="checkbox"/> Yes <input type="checkbox"/> No	Any visible signs of leaks? <input type="checkbox"/> Yes <input type="checkbox"/> No
Attic/underside of decking <input type="checkbox"/> Yes <input type="checkbox"/> No	Attic/underside of decking <input type="checkbox"/> Yes <input type="checkbox"/> No
Interior ceilings <input type="checkbox"/> Yes <input type="checkbox"/> No	Interior ceilings <input type="checkbox"/> Yes <input type="checkbox"/> No

- Photo requirements expanded to one photo for each predominate and secondary roof slope.
- Visible signs of damage or deterioration list expanded.

End of Procedure