Standards of Practice for Performing 4-Point Inspections

by Vito Bianca, CMI
11/2022

1. Definitions and Scope

1.1. A 4-Point Inspection is a physical inspection that identifies and describes all electrical, mechanical (HVAC), roofing, and plumbing systems. This includes an evaluation of the condition, identification of any hazards present, and verification of repairs or upgrades required or completed. The inspection documents the current age or year updated of each primary system component and should include photographs. Inspection reports document the remaining life of the predominant roof and secondary roof and any need for repair or replacement of the roof as well as need for repair or replacement of all other systems.

I. The 4-Point Inspection is only used to determine insurability, and is not a warranty or assurance of the suitability, fitness, or longevity of any of the systems inspected.

II. A 4-Point Inspection is a very limited inspection. It is not nearly as comprehensive as a residential home inspection.

1.2. A 4-Point Inspection Report shall be published using the Citizens 4-Point Inspection Form. 4-Point Inspection Reports may include additonal comments and recommendations.

2. Limitations, Exceptions, & Exclusions

2.1. Limitations

I. A 4-Point Inspection is not technically exhaustive.

II. A 4-Point Inspection will not identify concealed or latent defects.

III. A 4-Point Inspection will not provide information on or identify defects which, *in the Inspector's opinion*, were not significantly deficient, at the end of their service lives, or not specifically required by the Insurance Carrier (i.e. not on the Citizens 4-Point form).

IV. This Standards of Practice applies to properties with four or fewer residential units.

2.2. Exclusions

I. The Inspector is not required to determine:

A. The condition of any component or system that is not readily accessible.

B. Future conditions.

C. Compliance with codes or regulations.

D. Any manufacturers' recalls or conformance with manufacturer installation, or any information included for consumer protection purposes.

II. The Inspector is not required to operate:

A. Any system that is shut down.

B. Any system that does not function properly.

C. Any system that does not turn on with the use of normal operating controls.

D. Moisture meters, gas detectors, or other similar equipment.

III. The Inspector is not required to:

A. Move any personal items or other obstructions, such as, but not limited to: throw rugs, carpeting, wall coverings, furniture, ceiling tiles, window coverings, equipment, plants, water, dirt, pets, or anything else that might restrict the visual Inspection.

B. Dismantle, open, or uncover any system or component not equipped with a readily operable access panel.

C. Enter / access any area or do anything that may, in the Inspector's opinion, be unsafe.

D. Inspect any system or component that is owned or otherwise maintained by an association (i.e. common areas) when performing the Inspection for the owner, or a prospective owner, of an individual unit in a building with multiple units.

3. Standards of Practice

I. Inspector Requirements

A. To be accepted, all inspection forms must be completed, signed and dated by a verifiable Florida-licensed professional. Examples include:

1. A general, residential, or building contractor
2. A building code inspector
3. A home inspector

3.1 Client and Property Information

I. The Inspector shall provide the following general information about the 4-Point Inspection:

A. The Insured / Applicant's name.

B. The address of the property inspected.

C. The actual year the inspected property was built.

D. The date the property was inspected.

II. The Inspector shall include the Minimum Photo Requirements in the Report:

A. Each side of the dwelling.

B. Each slope of the roof.

C. All water heaters, including the manufacturers label, all visible connecting plumbing, and the TPR dicharge valve including extension.

D. All under cabinet plumbing drains and exposed valves, including clothes washer hookups and main water shutoff valves.

E.The main electrical service panel with interior door label.

F. The main electrical service box with the panel off.

G. All electrical sub panels with their interior door labels.

H. All sub panel boxes with their covers off.

I. All HVAC equipment, including dated manufacturer's plates.

J. All deficiencies noted in the report.

3.2. Electrical System

I. The Inspector shall inspect:

A. The main electrical service panel, the second panel, and any additional sub panels that were observed and accessible.

II. The Inspector shall describe:

A. Whether panels were circuit breaker or fused type panels.

B. The total amperage of each panel (where labeled).

C. If the amperage was sufficient for its current usage.

D. The usage of any observed single strand aluminum branch wiring.

III. The Inspector shall indicate the presence of any of the following:

A. Cloth wiring. (Note: cloth wiring is defined as that wiring where cloth insulation is in direct contact with the conductors. Cloth *sheathed* wiring is defined as having an outer cloth type sheathing but conductors are encased in romex or a similar non metallic coating.) The presence of cloth sheathed wiring may not be indicated.

B. Active knob and tube. (Note: any observed knob and tube wiring observed shall be indicated. The exception to this is where the wires have been removed, i.e, abandoned).

C. 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.

D. COPALUM crimp connections for the repair of aluminum branch wiring.

E. AlumiConn connections for the repair of aluminum branch wiring.

IV. The Inspector shall identify the following hazards:

A. Blowing fuses, tripping breakers, empty sockets, loose wiring, improper grounding, corrosion, over fusing, double taps, exposed wiring, unsafe wiring, improper breaker size, scorching, or any other observed hazard in the areas inspected.

V. The Inspector shall report:

A. The general condition of the electrical system as being either satisfactory or unsatisfactory. (Note: the observed presence of any item listed under Hazards Present would typically default to a condition of “Unsatisfactory” until all such items are corrected.)

VI. The Inspector shall provide the following supplementary information:

A. The apparent or estimated age of each inspected electrical panel.

B. The approximate year each inspected panel was last updated.

C. The brand or model of each inspected electrical panel.

D. The type of wiring observed (copper, NM, BX, or conduit).

VII. The Inspector is not required to:

A. Insert any tool, probe or device into any electrical panel or fixture.

B. Operate electrical systems that are shut down.

C. Operate or re-set over current protection devices or overload devices.

D. Measure or determine the amperage or voltage of any electrical panel or fixture, if not visibly labeled.

E. Inspect private or emergency electrical supply sources including but not limited to: generators, windmills, photovoltaic solar collectors, battery or electrical storage devices.

3.3. HVAC System

I. The Inspector shall inspect:

A. The heating and cooling systems, using normal operating controls.

II. The Inspector shall describe:

A. The type of heating and cooling (central or not).

B. The primary heat source and fuel type (if other than central heating and AC).

C. Whether or not the heating, ventilation, and air conditioning systems are in good working order. (if no, the Inspector will provide an explanation.)

D. The date of the last HVAC servicing/inspection. (defaults to year of manufacture of the *newest* component if no other information is available.)

III. The Inspector shall report on the following Hazards Present:

A. Wood-burning stove or central gas fireplace not professionally installed?

B. Space heater used as primary heat source?

C. If the heat source was portable.

D. Does the air handler/condensate line or drain pan show any signs of blockage or leakage, including water damage to the surrounding area?

IV. The Inspector shall provide the following Supplemental Information:

A. The age of the system.

B. The year the system was last updated.

V. The Inspector is not required to:

A. Determine heat or cooling supply adequacy or distribution balance.

B. Operate heat pump or air conditiong systems when ambient temperatures pose the potential for damage to the air conditioning system.

C. Inspect any of the following: the interior of flues or chimneys which are not readily accessible, heat exchangers, humidifiers or dehumidifiers, electronic air filters, sanitizers, or UV lights, solar space heating systems, or internal components such as coils or pans.

3.4 Plumbing System

I. The Inspector shall Inspect:

A. Interior water supply piping and distribution systems including all fixtures, faucets, and components;

B. Materials used for water supply,

E. Water heating equipment,

F. Main water shut-off valves.

II. The Inspector shall report:

A. The presence or absence of a temperature pressure relief valve on the water heater,

B. If there were any indications of active leaks,

C. If there were any indications of prior leaks,

D. The water heater location.

1. Providing the water heater date of manufacture is encouraged (but not specifically required by this form).

III. The Inspector shall rate as satisfactory or unsatisfactory the general condition of the following plumbing fixtures and connections to appliances:

A. Dishwasher

B. Refrigerator

C. Washing Machine

D. Water Heater

E. Showers / Tubs

F. Toilets

G. Sinks

H. Sump Pump

I. Main Shut off Valve

J. All other visible

IV. The Inspector shall provide comments and additional details on any item in Section, III, A thru J that was deemed unsatisfactory.

V. The Inspector shall provide the following supplemental information:

A. Whether the plumbing system was original to the home, completely re-piped, or partially re-piped.

1. And provide the year and extent of any renovation (if complete or partial repipe)

2. If there were no permits, invoices, or other data available to determine the year or extent of the renovation, than the Inspector MAY either make an estimation based on their knowledge and experience OR note their observations and that no data was available to determine the year or full extent of the renovation.

B. The types of pipes that were observed.

VI. The Inspector is not rquired to:

A. Inspect wells or water storage related equipment, water conditioning systems, solar water heating systems, fire sprinkler systems, private waste disposal systems, or irrigation systems.

B. Test shower pans, tub and shower surround for leakage, Operate safety valves or shut-off valves, determine whether water supply and waste disposal systems are public or private, determine the quantity or quality of the water supply, or if the function flow at the time of the inspection or thereafter will meet the client's needs.

3.5 Roof

I. The Inspector shall Inspect:

A. Roofing materials, including that of covered decks and porches, and detached garages / outbuildings.

B. Flashings,

C. Skylights, chimneys, and roof penetrations,

D. Interior ceilings, attics, and undersides of roof deckings for visible signs of leaks.

II. The Inspector shall describe (separately for all roof materials),

A. The type of covering material,

B. The age of the roof in years,

1. If no permit or invoice was avialble and the roof was not original then the Inspector will make an estimate based on their knowledge and experience.

C. The remaining useful life in years,

1. Remaining useful life can be determined by subtracting the age of the roof from the expected life span of the roof material (under normal conditions), and then subtracting the effect of any observed significant damage. (ex. A 15 year old 3 tab asphalt shingle roof can be reasonably expected to have 10 years of life left, but excessive wear from overhead trees may have reduced that to only 5 years.)

D. The date of the last roofing permit (if available),

E. The date of the last update – This may differ from D if a non permitted replacement was performed on a roof with older permits in existence.

1. If the roof was updated, then the Inspector will indicate whether the update was a full replacement, or a partial replacement along with the percentage replaced.

F. The overall condition as being either satisfactory or unsatisfactory with an explanation as to why it was deemed unsatisfactory.

III. The Inspector shall indicate the presence of any of the following visible signs of damage or deterioration: Cracking, cupping, curling, excessive granule loss, exposed asphalt, exposed felt, missing / loose / cracked tabs or tiles, soft spots in decking, visible hail damage.

IV. The Inspector shall report the presence of any visible signs of leaks, and also specify if visible signs of leaks were observed either on the attic / underside of decking, or interior ceilings.

V. The Inspector is not required to:

A. Inspect any component that is not readily accessible, antenna or other installed accessories, interiors of flues or chimneys which are not readily accessible.

B. Walk on the roof surface when, in the opinion of the inspector, the following conditions exist: roof slope is excessive to safely walk on, there is no

safe access to the roof, climatic conditions render the roof unsafe to walk on, condition of the roofing material or roof decking renders the roof unsafe to walk on, walking on the roof may cause damage to the roof covering materials, walking will place any liability or danger to the homeowner or other representatives involved in the inspection process.

C. Disturb insulation.

3.6 Additional Comments/Observations

I. The Inspector shall provide full details/descriptions if any of the following are noted on the inspection:

A. Updates: Identify the types of updates, dates completed and by whom,

B. Any visible hazards or deficiencies.

C. Any system determined not to be in good working order.