

4-Point Inspection Form

Insured/Applicant Name: Buyer NameApplication / Policy #: \_\_\_\_\_

Address Inspected: 1234 Main St , Tampa, FL 33607

Actual Year Built: 1976Date Inspected: 06/20/2025

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.

Electrical System

Separate documentation of any aluminum wiring remediation must be provided and certified by a licensed electrician.

<div><div>Main Panel</div><div>Type: <input checked="" type="checkbox"/> Circuit breaker <input type="checkbox"/> Fuse</div><div>Total Amps: <u>150</u></div><div>Is amperage sufficient for current usage? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (explain)</div></div>	<div><div>Second Panel</div><div>Type: <input checked="" type="checkbox"/> Circuit breaker <input type="checkbox"/> Fuse</div><div>Total Amps: <u>150</u></div><div>Is amperage sufficient for current usage? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (explain)</div></div>
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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 repair via COPALUM crimp

☐ Connections repair via AlumiConn

<div><div>Hazards Present</div><div><div><input type="checkbox"/> Blowing fuses</div><div><input type="checkbox"/> Tripping breakers</div><div><input type="checkbox"/> Empty sockets</div><div><input type="checkbox"/> Corrosion</div><div><input type="checkbox"/> Loose Wiring</div><div><input type="checkbox"/> Improper grounding</div><div><input type="checkbox"/> Over fusing</div></div></div>	<div><div><input type="checkbox"/> Double taps</div><div><input type="checkbox"/> Exposed wiring</div><div><input type="checkbox"/> Unsafe wiring</div><div><input type="checkbox"/> Improper breaker size</div><div><input type="checkbox"/> Scoring</div><div><input type="checkbox"/> Other (explain)</div></div>
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General condition of the electrical system: ☒ Satisfactory ☐ Unsatisfactory (explain)

Supplemental information

<div><div>Main Panel</div><div>Panel age: <u>Aprx 15</u></div><div>Year last updated: <u>N/A</u></div><div>Brand/Model: <u>ITE, Siemens</u></div></div>	<div><div>Second Panel</div><div>Panel age: <u>Aprx 49</u></div><div>Year last updated: <u>N/A</u></div><div>Brand/Model: <u>General Electric</u></div></div>	<div><div>Wiring Type</div><div><input checked="" type="checkbox"/> Copper</div><div><input checked="" type="checkbox"/> NM, BX or Conduit</div></div>
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4-Point Inspection Form

HVAC System

Central AC: ☒ Yes ☐ No

Central heat: ☒ Yes ☐ No

If not central heat, indicate **primary** heat source and fuel type: \_\_\_\_\_

Are the heating, ventilation and air conditioning systems in good working order? ☒ Yes ☐ No (explain)

Date of last HVAC servicing/inspection: \_\_\_\_\_

Hazards Present

Wood burning stove or central gas fireplace *not professionally installed*? ☐ Yes ☒ No

Space heater used as primary heat source? ☐ Yes ☒ No

Is the source portable? ☐ Yes ☒ No

Does the air handler/condensate line or drain pan show any signs of blockage or leakage, including water damage to the surrounding area?  
☐ Yes ☒ No

Supplemental Information

Age of system: 2018

Year last updated: N/A

(Please attach photo(s) of HVAC equipment, including dated manufacturer's plate)

Plumbing System

Is there a temperature pressure relief valve on the water heater? ☒ Yes ☐ No

Is there any indication of an active leak? ☐ Yes ☒ No

Is there any indication of a prior leak? ☐ Yes ☒ No

Water heater location: Hall Closet: Manufactured 2023

General condition of the following plumbing fixtures and connections to appliances:

	Satisfactory	Unsatisfactory	N/A		Satisfactory	Unsatisfactory	N/A
Dishwasher	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Toilets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sinks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washing Machine	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sump pump	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Water Heater	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Main shut off valve	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Showers/Tubs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	All other visible	<input checked="" 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:  
X Original to home  
\_\_\_\_\_ Completely re-piped  
\_\_\_\_\_ Partially re-piped  
(Provide year and extent of renovation in the comments below)  
N/A

Type of pipes (check all that apply).

☒ Copper

☐ PVC/CPVC

☐ Galvanized

☐ PEX

☐ Polybutylene

☐ Other (specify)

## 4-Point Inspection Form

**Roof** (With photos of each roof slope, this section can take the place of the *Roof Inspection Form*.)**Predominant Roof**Covering material: Architectural shingleRoof age (years): 3Remaining useful life (years): 17Date of last roofing permit: 2022-10-27

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 ☒ NoAttic/underside of decking ☐ Yes ☒ NoInterior 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 ☐ NoAttic/underside of decking ☐ Yes ☐ NoInterior ceilings ☐ Yes ☐ No**Additional Comments/Observations**(use additional pages if needed):

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

I certify that the above statements are true and correct.



Inspector Signature

Certified Professional Inspector

Title

HI16182

License Number

2025-06-19

Date

Merit Property Inspections

Company Name

State &amp; Federal ID Numbers

License Type

+8134854335

Work Phone

Merit Property Inspections 06/20/2025

## 4-Point Inspection Form

**Special Instructions:** This sample *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 report submitted for consideration must include at least this level of detail to be acceptable.

### 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

### Inspector Requirements

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

- A general, residential, or building contractor
- A building code inspector
- A home inspector

*Note:* A trade-specific, licensed professional may sign off only on the inspection form section for their trade. (e.g., an electrician may sign off only on the electrical section of the form.)

### Documenting the Condition of Each System

The Florida-licensed inspector is required to certify the condition of the roof, 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 Form* must be completed with full details/descriptions if any of the following are noted on the inspection:

- Updates: Identify the types of updates, dates completed and by whom
- Any visible hazards or deficiencies
- Any system determined not to be in good working order

### Note to All Agents

The writing agent must review each *4-Point Inspection Form* before it is submitted with an application for coverage. It is the agent's responsibility to ensure that all rules and requirements are met before the application is bound. Agents may not submit applications for properties with electrical, heating or plumbing systems not in good working order or with existing hazards/deficiencies.

Photos, Additional Comments or Observations

Exterior Photos



Electrical System

Panel Photos



HVAC System

HVAC Equipment





Plumbing System

Water Heater

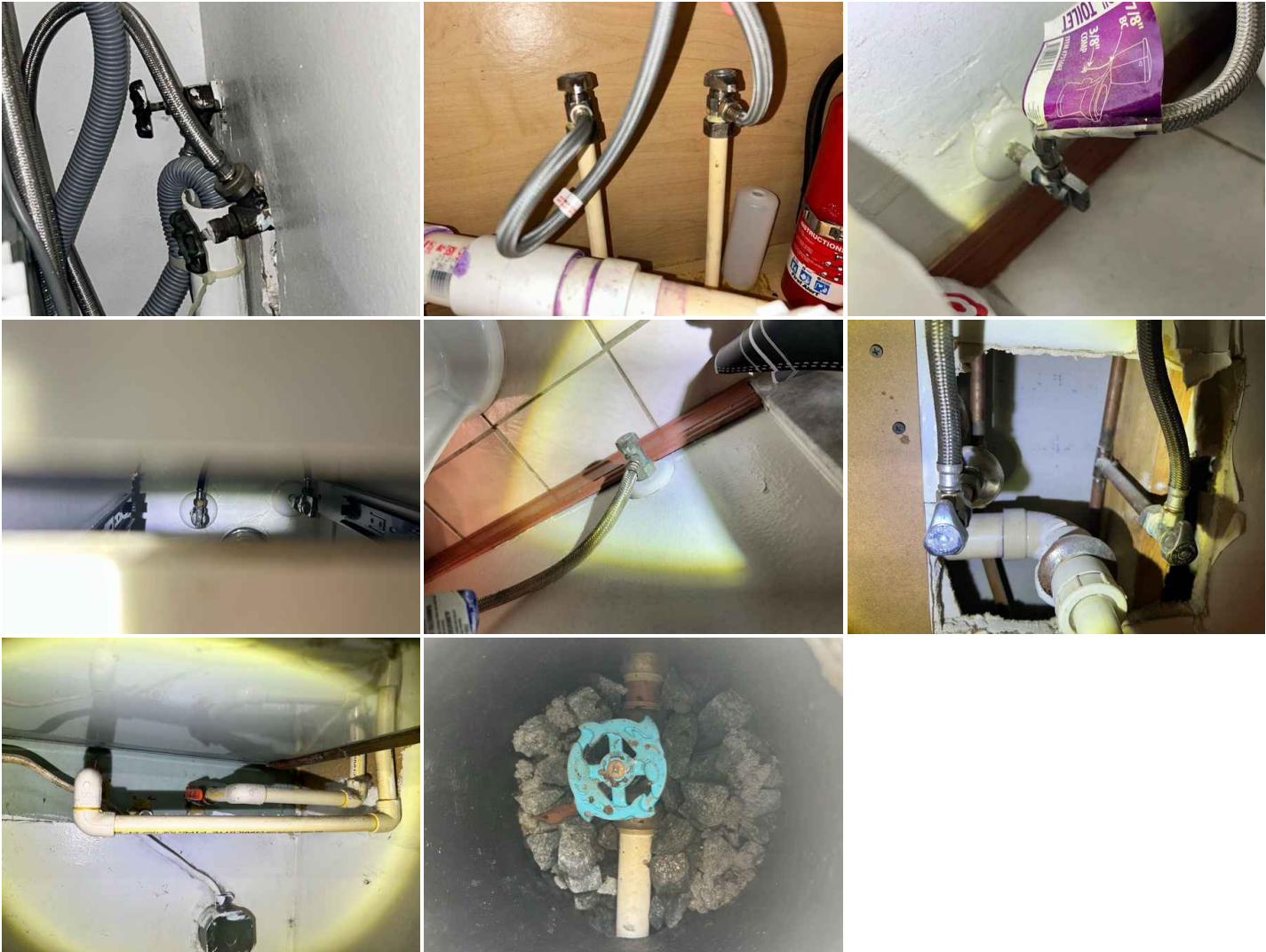


Under cabinet plumbing & drains



Exposed Valves





Roof

Photos of Each Slope

10/27/2022

HC- [redacted]

Residential Roof Trade Permit

[redacted]

25 squares of 30 year asphalt shingles using synthetic paper underlayment

[redacted]

Complete

[redacted]

Roof permit

