

# 4- Point Insurance Inspection Form

## GENERAL INFORMATION

### General Information

1.1 Name: Mr. and Mrs. Owner  
1.2 Address: 123 First Street  
1.3 City: Anywhere  
1.4 County: San Mateo  
1.5 State: CA  
1.6 Zip Code: 94510  
1.7 Inspector: Keith Tarkington, Tarkington Home Inspections, 510-566-2195, inspector@thinow.com  
1.8 Inspection Date: January 15, 2025

### Property General

1.9 Approximate square feet: 840  
1.10 Stories: One-story  
1.11 Primary Framing: Wood-framed  
1.12 Primary Foundation: Slab  
1.13 Detached Structures: None  
1.14 Photos Front:



1.15 Photos Right:



## 4- Point Insurance Inspection Form

1.16 Photos Left:



1.17 Photos Rear:



### ELECTRICAL

#### Service:

- |                          |           |
|--------------------------|-----------|
| 2.1 Service Voltage:     | 240 Volts |
| 2.2 Service Amps:        | 100 Amps  |
| 2.3 Sufficient Amperage: | Yes       |

#### Electric Panel #1

- |                     |                  |
|---------------------|------------------|
| 2.4 Panel Purpose:  | Main Panel       |
| 2.5 Panel Type:     | Circuit Breakers |
| 2.6 Panel Location: | Exterior         |

## 4- Point Insurance Inspection Form

2.7 Panel Label:



2.8 Panel Rating: 100 Amps  
 2.9 Age: Original to house  
 2.10 Panel Ground Observed: Yes  
 2.11 Hazardous Concerns: no cover, corroded  
 2.12 Panel Condition: Unsatisfactory  
 2.13 Photos 1:



### Wiring

2.14 Visible Branch Wiring: Romex, BX, Conduit, Knob & Tube,  
 2.15 Wiring Upgraded: Partial  
 2.16 GFCI Locations: Kitchen, Bathrooms, Garage,  
 2.17 AFCI Locations: None  
 2.18 Wiring Hazards: Exposed Wiring, garage light wire worn  
 2.19 Wiring Condition: Satisfactory

## 4- Point Insurance Inspection Form

2.20 Photos 1:



### HVAC

#### Heating

3.1 Type of Heat: Natural Gas  
3.2 Heating System: Central Furnace  
3.3 Approximate Age: 1997  
3.4 Manufacturer Label:



3.5 Thermostat: Yes  
3.6 Distribution System: Ducts  
3.7 Space Heater Used: No  
3.8 Other Heat Sources: Fireplace  
3.9 Fuel Tank: None evident  
3.10 Condition: Satisfactory

## 4- Point Insurance Inspection Form

3.11 Photos 1:



### Air Conditioning

3.12 Type of Cooling: Central

3.13 Approximate Age: 1997

3.14 Manufacturer Label:



3.15 Thermostat: Yes

3.16 Number of Systems: 1

3.17 Primary Condensation Drain: Yes

3.18 Secondary Condensation Drain: No

3.19 Condition: rusty, disconnected

3.20 Photos 1:





## 4- Point Insurance Inspection Form

### PLUMBING

#### Main Water Supply

- 4.1 Main Supply: ¾ inch diameter copper  
4.2 Water Pressure: 80 - 89 PSI  
4.3 Main Water Shut-Off: Yes  
4.4 Photos 1:



Main water valve

#### Interior Water Piping

- 4.5 Supply Material: Copper,  
4.6 Supply Pipe Age: Original to home  
4.7 Condition: Satisfactory

#### Water Heater

- 4.8 Water Heater Location: Garage  
4.9 Approximate Age: 2010 - 2019

## 4- Point Insurance Inspection Form

4.10 Manufacturer Label:



- 4.11 Fuel Type: Natural Gas  
 4.12 TPR Valve: Yes  
 4.13 Seismic Straps: Not Applicable - Tankless Water Heater  
 4.14 Leaks: No  
 4.15 Condition: Satisfactory  
 4.16 Photos 1:



### Waste Piping System

- 4.17 Waste Material: Cast Iron, Galvanized Steel,  
 4.18 Leaks: No  
 4.19 Condition: Satisfactory  
 4.20 Septic: No

## 4- Point Insurance Inspection Form

### ROOF

#### PREDOMINANT ROOF

- 5.1 Roof Material: Composition Shingle  
5.2 Approximate Age: 1-5 years  
5.3 Estimated life expectancy: 20+ years  
5.4 Roof Shape: Hip  
5.5 Overall Condition: Satisfactory  
5.6 Evidence of active leaks: No  
5.7 Sheathing Material: Skip Sheathing, Plywood,  
5.8 Roof Damage: Exposed Nails  
5.9 Photos Front:



- 5.10 Photos Right:





## 4- Point Insurance Inspection Form

5.11 Photos Rear:



5.12 Photos Left:



## 4- Point Insurance Inspection Form

### Photo Requirements

Photos must accompany each 4-Point inspection Form. The minimum photo requirement for a 4-Point inspection include:

- Dwelling: Each side
- Roof: Each slope
- Open main electrical panel and interior door
- Electrical box with the panel off
- ALL hazards or deficiencies
- HVAC heating system (with dated manufacturer's plate) also requested
- Plumbing: Water heater, under cabinet plumbing/drains, exposed valves

### ROOF REQUIREMENTS

The *4-Point Inspection Form* may be accepted in lieu of the *Roof Inspection Form* if required photos of all roof slopes are included, along with the minimum information.

### 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.)

### 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 fully review each *4-Point Inspection Form* 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.