Email: inspector@example.com

Mobile: (555) 010-0123

Your logo will appear here

4-Point Inspection Form

Insured/Applicant Name: Michael and Emily Carter (Sample)

Application / Policy #: DEMO-4PT-2026-001

Address Inspected: 1234 Sample Palm Drive, Tampa, FL 33602

Actual Year Built: 1998

Date Inspected: 11/25/2026

Minimum Photo Requirements:

- ☑ Dwelling: Each side ☑ Roof: Each slope ☑ Plumbing: Water heater (incl TPRV), 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 single strand aluminum wiring remediation must be provided and certified by a licensed electrician.

Main Panel

Type: ☑ **Circuit breaker** ☐ Fuse

Total Amps: 200

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

Second Panel — *Not present*

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):

Aluminum wiring usage: N/A - Copper NM branch-circuit wiring only. No aluminum branch-circuit wiring is included in this demonstration.

* If single strand (aluminum branch) wiring, provide details of all remediation. *Separate documentation of all work must be provided.*

Single strand aluminum branch wiring: ☐ Yes ☑ **No**

Remediation details: N/A - No aluminum branch-circuit wiring is included in this demonstration. Aluminum-wiring remediation and supporting documentation are not applicable.

- ☐ 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)

Hazard details: Localized surface corrosion is visible along the lower edge of the main electrical panel enclosure in the garage. Evaluation by a licensed electrician is recommended to determine the cause, extent, and appropriate corrective action.

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

Explanation: Localized surface corrosion is recorded along the lower edge of the main electrical panel enclosure. A licensed electrician should evaluate its cause and extent and complete corrective work as necessary.

Supplemental information

Main Panel

Panel age: unknown

Year last updated: unknown

Brand/Model: unknown

Second Panel

Panel age:

Year last updated:

Brand/Model:

Wiring Type(s)

- ☑ **Copper**
- ☐ Single Strand AL
- ☐ Multistrand AL
- ☐ Copper Clad AL
- ☐ Cloth (Knob & Tube)
- ☐ Cloth Jacket Rubber Insulated
- ☑ **NM, BX or Conduit**
- ☐ Other

Email: inspector@example.com

Mobile: (555) 010-0123

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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: Central electric forced-air heating.

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

Explanation: N/A

Date of last HVAC servicing/inspection: UNKNOWN

Hazards Present

Is a wood-burning stove or central gas fireplace present? ☐ Yes ☐ No Was it 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**

HVAC hazard details: For this demonstration, the HVAC system is recorded as operational. Deteriorated insulation is present on the exterior refrigerant suction line near the wall penetration. Replacement of the damaged insulation by a qualified HVAC contractor is recommended.

No condensate-line blockage, drain-pan leakage or associated water damage is recorded in this sample.

Supplemental Information

Age of system: 6

Year last updated: 2020

(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: Garage. 50-US-gallon electric water heater, installed June 2022; approximately 4 years old.

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

	Satisfactory	Unsatisfactory	N/A		Satisfactory	Unsatisfactory	N/A
Dishwasher	☑	☐	☐	Toilets	☑	☐	☐
Refrigerator	☑	☐	☐	Sinks	☑	☐	☐
Washing machine	☑	☐	☐	Sump pump	☐	☐	☑
Water heater	☑	☐	☐	Main shut off valve	☑	☐	☐
Showers/Tubs	☑	☐	☐	All other visible	☑	☐	☐

If unsatisfactory, please provide comments/details (leaks, wet/soft spots, mold, corrosion, grout/caulk, etc.).

Minor active seepage is recorded at the kitchen cold-water shutoff valve. Mineral deposits and localized staining indicate a history of repeated seepage in this fictional scenario.

Evaluation and repair or replacement of the affected valve by a licensed plumber are recommended, followed by verification that the connection is watertight.

No other plumbing leaks are included in this demonstration.

Supplemental Information

Age of Piping Supply System:
✓ **Original to home**
____ Completely re-piped
____ Partially re-piped

Age of Piping Drain System:
✓ **Original to home**
____ Completely re-piped
____ Partially re-piped

Age of water heater 4yr

(Provide year and extent of renovation in the comments below)

Year and extent of renovation: No whole-house repiping is included in this demonstration. Copper supply piping and PVC drain piping are assumed original to the 1998 construction, approximately 28 years old.

The electric water heater was replaced in June 2022; this was an equipment replacement, not a whole-house repipe.

Type of pipes (check all that apply)

☑ **Copper**
☑ **PVC/CPVC**
☐ Galvanized
☐ Cast Iron
☐ Polybutylene
☐ ABS
☐ PEX Year Installed: _____
☐ Other (specify)

Email: inspector@example.com

Mobile: (555) 010-0123

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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 asphalt shingles

Roof age (years): 5

Remaining useful life (years): 15

Date of last roofing permit: 04/19/2021

Date of last update: 05/14/2021

If updated (check one):

- ☑ **Full replacement**
- ☐ Partial replacement
  - % of replacement: 100

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** (If "yes" explain below)
Attic/underside of decking ☐ Yes ☑ **No**
Interior ceilings ☐ Yes ☑ **No**

Explanation: Localized lifted asphalt shingle tabs are recorded on the right-side roof slope. Evaluation and corrective repairs by a qualified roofing contractor are recommended.

No roof leakage is included in this demonstration. The 15-year remaining useful life is a fictional sample estimate contingent on appropriate corrective repairs.

Secondary Roof — *Not present*

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 (If "yes" explain below)
Attic/underside of decking ☐ Yes ☐ No
Interior ceilings ☐ Yes ☐ No

Additional Comments/Observations (use additional pages if needed):

DEMONSTRATION REPORT

This report contains fictional property details, maintenance history and inspection findings. Photographs are AI-generated sample illustrations. This document is not for underwriting or insurance submission.

SAMPLE PROPERTY
Single-family residence built in 1998.

FICTIONAL MAINTENANCE HISTORY
- Architectural asphalt shingle roof replaced on May 14, 2021.
- Central HVAC system installed in August 2020. The sample condenser data plate shows a manufacturing year of 2019.
- A 50-US-gallon electric water heater was installed in June 2022.
- Electrical service consists of a 200-amp main circuit-breaker panel with copper NM branch-circuit wiring.

DEMONSTRATION FINDINGS
- Localized surface corrosion along the lower edge of the main electrical panel enclosure.
- Deteriorated insulation on the exterior refrigerant suction line.
- Minor seepage and mineral deposits at the kitchen cold-water shutoff valve.
- Localized lifted asphalt shingle tabs on the right-side roof slope.

The findings and recommended corrective actions are documented in their respective system sections and supported by sample photographs.

No second electrical panel, secondary roof or sump pump is included in this demonstration.

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.

Certification not confirmed

	Home Inspector	HI-000000 (sample)	11/26/2026
Inspector Signature	Title	License Number	Date
Sample Inspection Co.	Home inspector	(555) 010-0199	
Company Name	License Type	Work Phone	

Email: inspector@example.com

Mobile: (555) 010-0123



Your logo will appear here

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

Dwelling - each side	☑ **Yes** ☐ No	Roof - each slope	☑ **Yes** ☐ No
Main electrical service panel and interior door label	☑ **Yes** ☐ No	Electrical box with panel off	☑ **Yes** ☐ No
HVAC equipment	☑ **Yes** ☐ No	HVAC dated manufacturer's plate	☑ **Yes** ☐ No
Water heater	☑ **Yes** ☐ No	Under-cabinet plumbing and drains	☑ **Yes** ☐ No
Exposed valves	☑ **Yes** ☐ No	All hazards or deficiencies	☑ **Yes** ☐ No
Certified aluminum-wiring remediation documentation (scanned pages)	☐ Yes ☑ **No**		

Dwelling - each side

Coverage confirmed: Yes



Rear elevation



Left-side elevation



Front elevation



Roof - each slope

Coverage confirmed: Yes







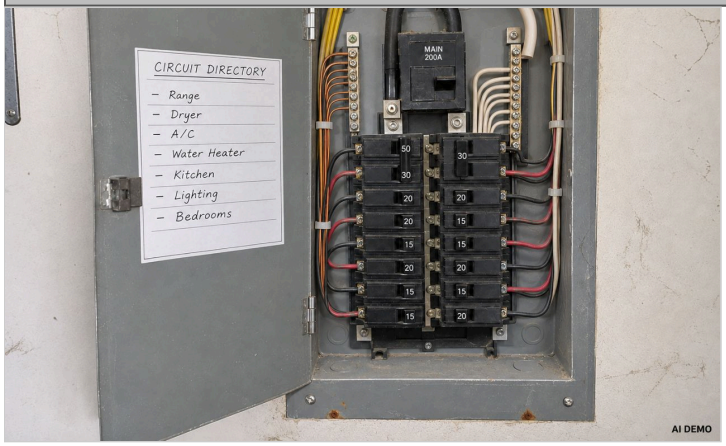


Main electrical service panel and interior door label — Coverage confirmed: Yes



Main electrical service panel, 200A, with inside-door circuit directory — garage.

Electrical box with panel off — Coverage confirmed: Yes



Main electrical panel interior with dead-front cover removed — garage.

HVAC equipment

Coverage confirmed: Yes





HVAC dated manufacturer's plate

Coverage confirmed: Yes

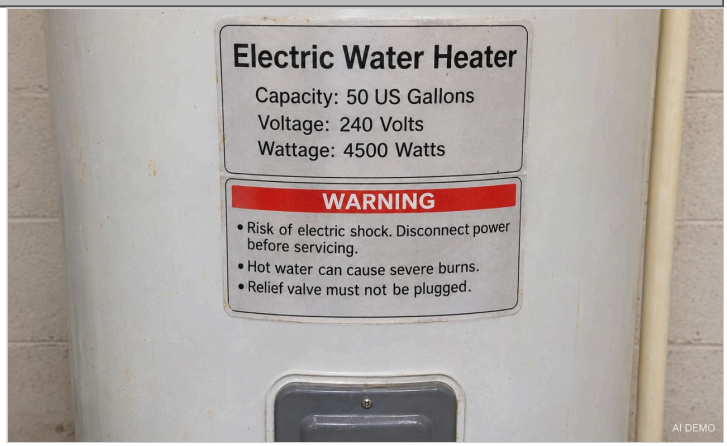


Water heater

Coverage confirmed: Yes



50-US-gallon electric water heater — garage.



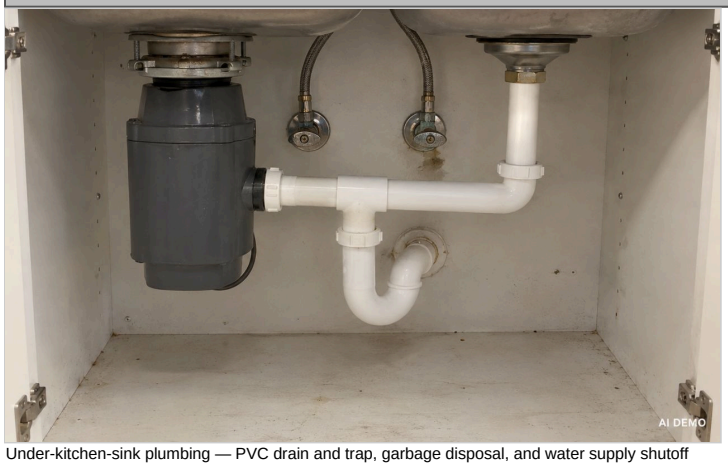
Water heater data label — capacity: 50 US gallons; voltage: 240 V; power: 4,500 W.



Temperature and pressure relief (TPR) valve and visible discharge piping — garage water heater.

Under-cabinet plumbing and drains

Coverage confirmed: Yes



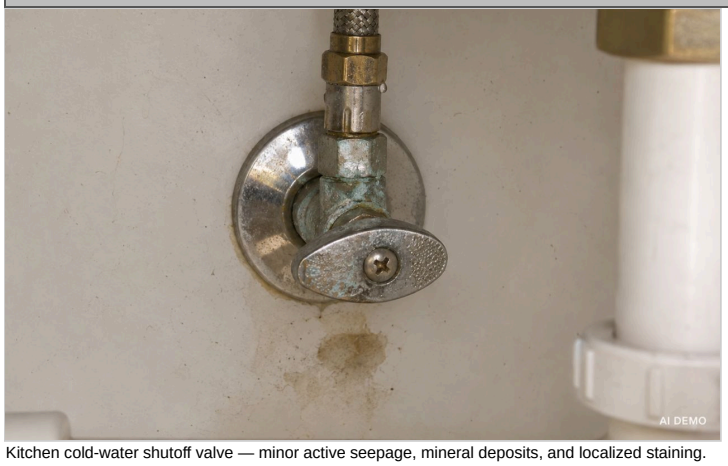
Under-kitchen-sink plumbing — PVC drain and trap, garbage disposal, and water supply shutoff valves.



Bathroom vanity plumbing — PVC P-trap, drain connection, and water supply shutoff valves.

Exposed valves

Coverage confirmed: Yes



Kitchen cold-water shutoff valve — minor active seepage, mineral deposits, and localized staining.



Main water shutoff valve on copper supply piping — exterior garage wall.

All hazards or deficiencies

Coverage confirmed: Yes



Deteriorated refrigerant suction-line insulation — right exterior wall.



Minor seepage and mineral deposits at the kitchen cold-water shutoff valve



Localized lifted asphalt shingle tabs — right-side roof slope



Localized corrosion at the lower edge of the main electrical panel enclosure — garage.