



Florida Association of Building Inspectors, Inc.
Guidelines for the Conduct of Inspections Performed for the Florida Insurance Industry

1. Background

For over 20-years the insurance industry has relied on qualified inspectors to provide inspection reports that enable the assessment of risk characteristics associated with underwriting homeowner's insurance policies. The evolution of both the insurance and inspection industries have resulted in a lack of uniformity of thought and inconsistent inspection methodology regarding what constitutes the minimal essential data input requirements for both a 4-point inspection and a wind mitigation inspection. This is complicated by the fact that the insurance industry has deemed certain license holders, including but not limited to state licensed home inspectors, construction industry division I license holders, Florida licensed engineers and architects, and others as qualified to perform such inspections. This fact eliminates from consideration the use of the established State of Florida Standards of Practice for licensed home inspectors. Additionally, the DBPR has ruled that inspections done for the insurance industry do not meet the definition of a home inspection. No single set of guidelines exist that are applicable to all inspectors identified by statute as qualified to conduct these inspections. The lack of definable standards places an undue burden on all parties to the inspection process and places a liability issue of unknown proportions on all inspectors performing these inspections. This document attempts to establish guidelines for conducting insurance inspections that are both acceptable to the insurance industry and achievable by the inspection industry.

Part I – 4-point inspections

2. Purpose and Scope

- 2.1. The purpose of this document is to establish guidelines for 4-point inspections performed by individuals identified by the insurance industry as qualified to perform these inspections
- 2.2. These guidelines are intended to provide a report with the level of information acceptable to all Florida admitted insurance companies offering homeowner's policies.
- 2.3. The purpose of the 4-point inspection report is to verify certain features of a home's four major systems (Roofing, Plumbing, Heating/Cooling, and Electrical).

3. Owner / Prospective Owner and Property Information

- 3.1. The Inspector shall report:
 - A. Client name
 - B. Property address
 - C. Year of construction or age of home. This shall be verified by information taken from municipal sources such as tax assessor, tax collector or building department records
 - D. Date of the inspection
- 3.2. The report shall include a minimum of two (2) color photos showing full length walls from grade to roof eave areas:
 - A. Front elevation
 - B. Rear elevation

4. Roofing

- 4.1. The inspector shall view all roof sections, as follows. When conditions allow, the inspector shall climb upon and traverse the roof surface. When, in the opinion of the inspector, it is not safe to climb upon and traverse the roof surface, the inspector shall place a ladder in the eave areas and take photos from the ladder or use any other means of obtaining photos of the roof surface.
- 4.2. The report shall include color photos showing:
- A. A minimum of two (2) photos of each type of roof covering
 - B. Photos showing any conditions noted in 4.3.E.
- 4.3. The Inspector shall report:
- A. Type (Material) of roof covering(s)
 - (1) Include all roof sections attached to the structure
 - B. Age (estimated) of roof covering(s), and date of last permit application(s) for each roof type
 - (1) Permits that have not been closed out shall be reported.
 - (2) Permit information shall be sought from appropriate sources and records kept detailing the origin of permit data.
 - (3) When no permit data is available the report will be annotated "No permit records available."
 - C. Estimated number of years that the roof materials can be expected to function under normal climatic conditions (remaining useful life)
 - D. Overall condition of roof covering(s) using one of the following descriptors - Excellent, Good, Fair, or Poor
 - E. Any visible signs of damage or deterioration of roofing materials, flashings, penetrations, soffits, and fascia (examples of which include, but are not limited to, ceiling stains or water damaged ceiling materials believed to be directly associated with a roof leak, curling/lifted/loose or missing roof materials, sagging or uneven roof deck, and non-professional repairs)
 - F. If no visible signs of damage or deterioration to the roofing components are present, the report shall contain the statement, "No visible signs of leaking, damage, or deterioration were observed."
- A.4.1 The inspector is not required to:
- A. Enter or view the attic space other than that area immediately surrounding the (scuttle) entry point (if present)
 - B. Perform destructive testing or evaluation or otherwise lift, move, or disturb the roofing material
 - C. Determine that the roofing material installation was in accordance with building code requirements at the time of installation
 - D. Enter upon or traverse the roof surface if conditions exist, that in the judgment of the inspector, render such activity hazardous or potentially hazardous

5. Plumbing

- 5.1. The inspector shall visually examine all exposed supply and waste lines and estimate the age of the plumbing system using the oldest remaining plumbing component. Upgrades and updates (examples include: replacement of a water heater, remodeling of kitchens and bathrooms, replacement of supply and waste lines coming out of walls, etc.) shall be described in the report.
- 5.2. The report shall include color photos showing:
- A. Supply and waste plumbing under all sinks
 - B. Water heater showing entire unit with pressure/temperature relief valve and discharge piping and a separate close-up photo of the water heater data plate
 - C. Clothes washer supply valves and hoses
 - D. Any conditions noted in 5.3.F. below
- 5.3. The Inspector shall report:
- A. Type of supply and waste plumbing materials under sinks and extending into walls

- B. Age of plumbing system, using criteria in 5.1 above
- C. Age of water heater
- D. Based on the conditions observed at the time of the inspection, the inspector shall answer the question: "is plumbing system in good working order?" and if answered "No" list the deficiencies
- E. On all deficiencies including but not limited to: leaking and/or evidence of active leaks in supply or waste lines, leaking at bathtub or shower surrounds, leaking water heaters, water heaters with unsafely configured pressure/temperature relief valves (e.g., discharge pipes that are downsized, misrouted or have an excessive number of elbows)

5.4 The inspector is not required to:

- A. Perform destructive testing or evaluation, open walls or otherwise lift, move, disturb, or dig to expose plumbing components encapsulated in walls, buried, or otherwise restricted from view
- B. Determine that any plumbing component installation was in accordance with building code requirements at the time of installation
- C. Report on any plumbing component concealed by walls, floors, slabs, insulation, or other construction feature not configured for or intended to provide for visual access

6. Heating / Cooling (HVAC)

6.1 The inspector shall visually examine components of the HVAC system including furnaces, air handler units, condensing units, evaporator coils, etc. Using normal operating controls, the inspector shall activate both the heating and air conditioning systems (if conditions permit) for a period of time necessary to determine if the heating and air conditioning systems are "in good working order".

6.2. The report shall include color photos showing:

- A. The furnace / air handler – one photo showing the complete unit and one photo showing a legible data plate
- B. The condensing unit – one photo showing the complete unit and one photo showing a legible data plate
- C. Any conditions noted in 6.3.E.

6.3 The Inspector shall report:

- A. The type (including fuel type and whether HVAC systems are centrally ducted) and age of the heating and cooling systems using data plate information, permit information, or estimates of age based on condition
- B. Year of any update
- C. Based on the conditions observed at the time of the inspection, the inspector shall answer the question "are the heating, ventilation and air conditioning systems in good working order?" and if answered "No" list the deficiencies
- D. Any conditions noted in 6.3.E. below
- E. On deficiencies including but not limited to: potential hazards from an improperly installed wood burning or gas fireplace, space heater and or portable heat source used as primary heat source, or any deficiency that renders the HVAC systems inoperable or hazardous to operate
- F. On deficiencies including but not limited to: Failure of system(s) to start, run, or achieve heating or cooling results consistent with standards of the industry; deteriorated, damaged, or worn out equipment at or beyond its normal useful life; and any deficiency that represents a life safety issue

6.4 The inspector is not required to:

- A. Perform destructive testing or evaluation or otherwise lift, move, or disturb any HVAC component
- B. Determine that any HVAC component installation was in accordance with building code requirements at the time of installation
- C. Report on any HVAC component concealed by walls, floors, slabs, insulation, or other construction feature not configured for or intended to provide for visual access

7. Electrical

- 7.1. The inspector shall visually examine all exposed accessible service equipment components including service entries, raceways, panel boxes, wiring runs, 120 and 240V receptacles, etc., (excluding low voltage components). The inspector shall estimate the age of the electrical system panel(s) using manufacturer's data plate/labels, physical condition, wear and tear, and other visual evidence and indications of age. Upgrades and updates (examples include: replacement of a panel box, replacement or addition of wiring runs). Addition of GFCI and AFCI protection, etc., shall be described in the report.
- 7.2 The report shall include color photos showing:
- A. Electrical panel(s) with panel dead front cover on and door open
 - B. Electrical panel(s) with panel dead front cover removed
 - C. Any conditions noted in 7.3.G.
- 7.3. The Inspector shall report:
- A. Type of overcurrent protection devices
 - B. Type of wiring (all types present)
 - C. On the presence of aluminum single strand branch wiring, if present, as viewed from the service panel(s). The inspector shall comment on any attempt to remediate single strand aluminum branch wiring and the technique used (alumi-conn or cop-alum connectors or other). Note: It is not the inspector's responsibility to certify that all single strand aluminum wiring circuits have been remediated.
 - D. Brand of electrical panel(s)
 - E. Age of electric panel(s) (estimated), or date of manufacture
 - F. Amperage rating of electrical service based on the actual ratings of the service equipment including the panel, service cables, and main disconnect (if present)
 - G. Based on the conditions observed at the time of the inspection, the inspector shall answer the question "is the electrical system in good working order?" and if answered "No", list the deficiencies.
 - H. The inspector shall report on all deficiencies including but not limited to: circuits that have dead shorts or are under protected or over protected, hazardous conditions including evidence of overheating, arcing or shorting inside the panel, oversize fusing, improperly double tapped circuits, unprotected or unsafe wiring runs, improper grounding, non-polarized 120V receptacles etc.
- 7.4 The inspector is not required to:
- A. Perform destructive testing or evaluation or otherwise lift, move, or disturb, any electrical component
 - B. Determine that any electrical component installation was in accordance with building code requirements at the time of installation
 - C. Report on any electrical component concealed by walls, floors, slabs, insulation, or other construction feature not configured for or intended to provide for visual access

8. General Exclusions

- 8.1. The Inspector is NOT required to:
- A. Move personal property, furniture, equipment, plants, soil, or debris in order to access inspection item components
 - B. Dismantle any inspection item component not specifically required in paragraphs 4 – 7 above
 - C. Enter onto or traverse the roof surface when, in the opinion of the inspector, the following conditions exist:
 - (1) The roof slope is excessive to safely enter or traverse
 - (2) There is no safe access to the roof
 - (3) The climatic conditions render the roof unsafe to enter or traverse

- (4) The condition of the roofing material or roof decking render the roof unsafe to enter or traverse, or walking on the roofing material could cause damage
- D. Enter the attic space or crawl space to inspect roof, plumbing, HVAC, or electric system components
- E. Contact building departments or otherwise do research to determine the existence of building permits documenting property updates

9. Report Administrative Requirements

9.1. The report shall include the following statements:

- A. "I hereby certify that I meet the requirements as defined by the State of Florida insurance industry to conduct 4-Point Inspections and submit inspection reports."
- B. "I certify that I personally, or my appropriately qualified representative as specified by the State of Florida insurance industry inspected the property at the address listed above on the inspection date noted. The content of the report, to the best of my knowledge, is true and correct."

9.2. The report shall include the following additional comments or observations, if any:

- A. Updates (provide the types of updates and the estimated date of completion). When available, contractor invoices, building permits or other documentation of updates provided by the property owner shall be included.
- B. Any system(s) determined to NOT be in good working order
- C. A hazard and/or deficiency present in any of the 4-point inspection components that, in the opinion of the inspector, should be included.
- D. Inspectors shall retain copies of all completed and submitted 4-point inspection reports for a period of not less than five (5) years.