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FOUR-POINT INSURANCE INSPECTION

1234 Main St. Jupiter, Florida 33469

> Buyer Name 10/21/2019 9:00AM



Inspector
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SUMMARY



- △ 3.1.1 Heating/Air Conditioning 2 Heating System: Inoperable
- △ 3.2.1 Heating/Air Conditioning 2 Cooling System: Inoperable
- △ 6.1.1 Electrical Electrical Comments: Challenger electrical panel observed

1: INSPECTION DETAILS

Information

Type of Building

Single Family

Type of Construction

Masonry

Approximate Total Square Feet

3370

Type of Foundation

Slab

Number of Stories

1

Weather Conditions

Clear

2: HEATING/AIR CONDITIONING

Information

Heat Type

Forced Air

Manufacturer

American Standard

Comments

Heating system was in good working order.

Condition of Cooling Systems

Excellent

Cooling Systems Upgraded?

Yes

Estimate Age of Heating Systems Energy Source

Electric 0 years

Condition of Heating Systems

Excellent

Heating System: Heating System Cooling Source/Type

Electric, Central Air Conditioner

Heating Systems Upgraded?

Estimate Age of Cooling Systems

0 years

Location Right side

Distribution Comments: Distribution was in good

working order.

Manufacturer

American Standard

Heating system photos





Cooling system photos





Cooling System: Cooling System Comments

Cooling System was in good condition.

Cooling system was serviced in the past 6 months.

Air temperature differential was 16 degrees. Per manufacturers guidelines, normal range should be 14-20 degrees.

3: HEATING/AIR CONDITIONING 2

Information

Heat Type

Forced Air

Manufacturer

American Standard

Cooling Source/Type

Electric, Central Air Conditioner

Location

Right side

Distribution Comments:

Distribution was in good

working order.

Heating system photos

Estimate Age of Heating Systems Energy Source

Electric 10 years

Condition of Heating Systems

Poor

10 years

Manufacturer

American Standard

Estimate Age of Cooling Systems Condition of Cooling Systems

Poor

Cooling Systems Upgraded?

Heating Systems Upgraded?

No





Cooling system photos





Observations

3.1.1 Heating System



INOPERABLE

Heating unit was inoperable at time of inspection. Recommend qualified HVAC professional evaluate & ensure functionality.

Recommendation

Contact a qualified HVAC professional.

3.2.1 Cooling System

⚠ Safety Hazard

INOPERABLE

Cooling unit was in operable at the time of inspection. Recommend qualified HVAC professional evaluate & ensure functionality.

Recommendation

Contact a qualified professional.

4: ROOF

Information

Roof Style

Hip, Combination

Type of Sheathing

Plywood

Estimated Age of Roof Covering Type of Sheathing

9

Material

Concrete, Tile

Roof Style

Flat

Plywood

Estimated Age of Roof Covering

9 Years

Material

Bitumen

Roof pictures



Roof Comments: Estimated Life Roof Comments: Evidence of

Expectancy

15

Roof Comments: Missing

Shingles of Covering?

No

Roof Comments: Roof flashing

was in good condition.

Active Leaks?

Nο

Damage Noticed?

No

Roof Comments: Attic decking

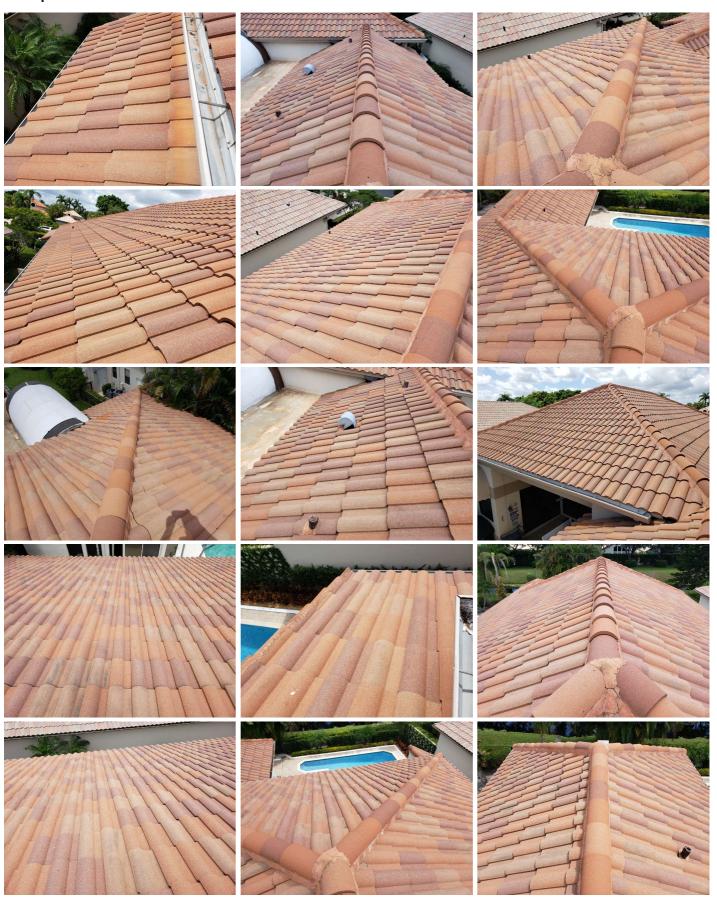
was in good condition.

Roof Comments: Flashing Damaged Noticed?

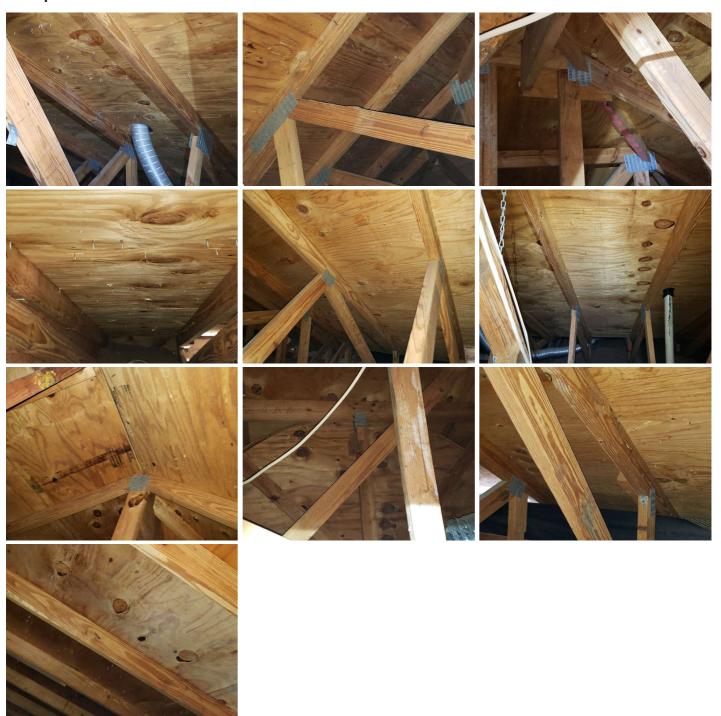
Roof Comments: Truss of Rafter Roof Comments: Roof was in

good condition.

Roof pictures



Attic pictures



5: PLUMBING

Information

Distribution Material

Copper

Water Supply Material

Copper

Fire Sprinkler System Present

No

Number of Bathrooms

3

Recent Plumbing Upgrades?

No

Plumbing Comments: Visible drain/waste/vent piping was in

good condition.

Power Source/Type

Electric

Water Heater Location

Garage

Main Supply Line Material

Copper

Overall Plumbing Condition

Good

Plumbing Comments: Main

valve was in good condition.

Plumbing Comments: Water heater was in good condition.

Water Heater manufacturer

State Select

Approximate Age of Water

Heater

0 Years

Freeze Hazards Noticed?

No

Overall Water Pressure

Average

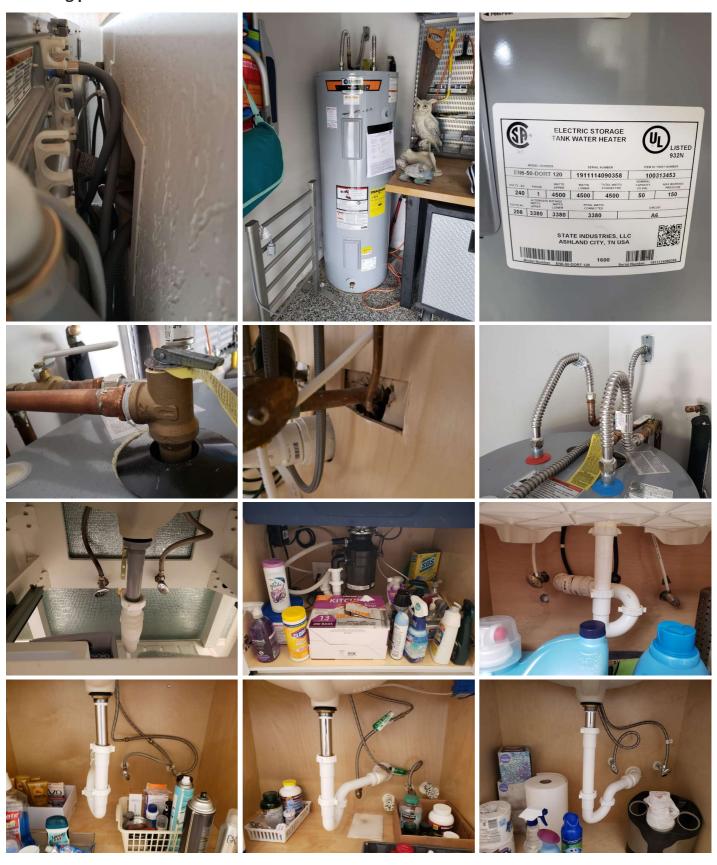
Plumbing Comments: Supply

piping was in good condition.

Plumbing Comments: Water heater TPRV was in good

condition.

Plumbing photos



6: ELECTRICAL

Information

Service Entry

Right

Aluminum Branch Circuits?

No

GFCIs Present Where Required?

Yes

Panel Ground Observed?

Yes

Size of Service Sufficient?

Yes

Electrical Comments: Branch wiring was in good condition.

Active Knob and Tube Wiring?

Nic

Exposed or Unsafe Wiring

Noticed?

No

Main Panel Location

Right

Recent Upgrade?

No

Main Panel manufacturer

Challenger

Electrical Comments: The available amperage was

sufficient for current usage.

AFCIs Present in Bedrooms?

Nο

Fuses or Circuit Breakers?

Circuit Breakers

Overall Condition

Average

Service Amps

200 AMPS

Sub panel A manufacturer

Challenger

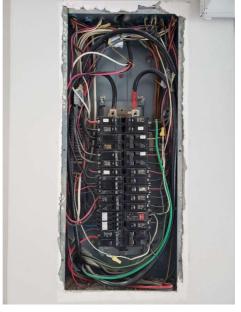
Electrical system photos











Observations

6.1.1 Electrical Comments

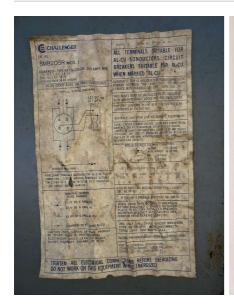
CHALLENGER ELECTRICAL PANEL OBSERVED



Challenger electrical panel was installed. These panels have a history of failure.

Recommendation

Contact a qualified professional.





7: OTHER COMMENTS

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STANDARDS OF PRACTICE

Roof

I. The inspector shall inspect from ground level or the eaves: A. the roof-covering materials; B. the gutters; C. the downspouts; D. the vents, flashing, skylights, chimney, and other roof penetrations; and E. the general structure of the roof from the readily accessible panels, doors or stairs. II. The inspector shall describe: A. the type of roof-covering materials. III. The inspector shall report as in need of correction: A. observed indications of active roof leaks. IV. The inspector is not required to: A. walk on any roof surface. B. predict the service life expectancy. C. inspect underground downspout diverter drainage pipes. D. remove snow, ice, debris or other conditions that prohibit the observation of the roof surfaces. E. move insulation. F. inspect antennae, satellite dishes, lightning arresters, de-icing equipment, or similar attachments. G. walk on any roof areas that appear, in the inspectors opinion, to be unsafe. H. walk on any roof areas if doing so might, in the inspector's opinion, cause damage. I. perform a water test. J. warrant or certify the roof. K. confirm proper fastening or installation of any roof-covering material.

Plumbing

I. The inspector shall inspect: A. the main water supply shut-off valve; B. the main fuel supply shut-off valve; C. the water heating equipment, including the energy source, venting connections, temperature/pressure-relief (TPR) valves, Watts 210 valves, and seismic bracing; D. interior water supply, including all fixtures and faucets, by running the water; E. all toilets for proper operation by flushing; F. all sinks, tubs and showers for functional drainage; G. the drain, waste and vent system; and H. drainage sump pumps with accessible floats. II. The inspector shall describe: A. whether the water supply is public or private based upon observed evidence; B. the location of the main water supply shut-off valve; C. the location of the main fuel supply shut-off valve; D. the location of any observed fuelstorage system; and E. the capacity of the water heating equipment, if labeled. III. The inspector shall report as in need of correction: A. deficiencies in the water supply by viewing the functional flow in two fixtures operated simultaneously; B. deficiencies in the installation of hot and cold water faucets; C. mechanical drain stops that were missing or did not operate if installed in sinks, lavatories and tubs; and D. toilets that were damaged, had loose connections to the floor, were leaking, or had tank components that did not operate. IV. The inspector is not required to: A. light or ignite pilot flames. B. measure the capacity, temperature, age, life expectancy or adequacy of the water heater. C. inspect the interior of flues or chimneys, combustion air systems, water softener or filtering systems, well pumps or tanks, safety or shut-off valves, floor drains, lawn sprinkler systems, or fire sprinkler systems. D. determine the exact flow rate, volume, pressure, temperature or adequacy of the water supply. E. determine the water quality, potability or reliability of the water supply or source. F. open sealed plumbing access panels. G. inspect clothes washing machines or their connections. H. operate any valve. I. test shower pans, tub and shower surrounds or enclosures for leakage or functional overflow protection. J. evaluate the compliance with conservation, energy or building standards, or the proper design or sizing of any water, waste or venting components, fixtures or piping. K. determine the effectiveness of anti-siphon, backflow prevention or drain-stop devices. L. determine whether there are sufficient cleanouts for effective cleaning of drains. M. evaluate fuel storage tanks or supply systems. N. inspect wastewater treatment systems. O. inspect water treatment systems or water filters. P. inspect water storage tanks, pressure pumps, or bladder tanks. Q. evaluate wait time to obtain hot water at fixtures, or perform testing of any kind to water heater elements. R. evaluate or determine the adequacy of combustion air. S. test, operate, open or close: safety controls, manual stop valves, temperature/pressure-relief valves, control valves, or check valves. T. examine ancillary or auxiliary systems or components, such as, but not limited to, those related to solar water heating and hot water circulation. U. determine the existence or condition of polybutylene plumbing. V. inspect or test for gas or fuel leaks, or indications thereof.

Electrical

I. The inspector shall inspect: A. the service drop; B. the overhead service conductors and attachment point; C. the service head, gooseneck and drip loops; D. the service mast, service conduit and raceway; E. the electric meter and base; F. service-entrance conductors; G. the main service disconnect; H. panelboards and over-current protection devices (circuit breakers and fuses); I. service grounding and bonding; J. a representative number of switches, lighting fixtures and receptacles, including receptacles observed and deemed to be arc-fault circuit interrupter (AFCI)-protected using the AFCI test button, where possible; K. all ground-fault circuit interrupter receptacles and circuit breakers observed and deemed to be GFCIs using a GFCI tester, where possible; and L. smoke and carbonmonoxide detectors. II. The inspector shall describe: A. the main service disconnect's amperage rating, if labeled; and B. the type of wiring observed. III. The inspector shall report as in need of correction: A. deficiencies in the integrity of the serviceentrance conductors insulation, drip loop, and vertical clearances from grade and roofs; B. any unused circuit-breaker panel opening that was not filled; C. the presence of solid conductor aluminum branchcircuit wiring, if readily visible; D. any tested receptacle in which power was not present, polarity was incorrect, the cover was not in place, the GFCI devices were not properly installed or did not operate properly, evidence of arcing or excessive heat, and where the receptacle was not grounded or was not secured to the wall; and E. the absence of smoke detectors. IV. The inspector is not required to: A. insert any tool, probe or device into the main panelboard, sub-panels, distribution panelboards, or electrical fixtures. B. operate electrical systems that are shut

down. C. remove panelboard cabinet covers or dead fronts. D. operate or re-set over-current protection devices or overload devices. E. operate or test smoke or carbon-monoxide detectors or alarms F. inspect, operate or test any security, fire or alarms systems or components, or other warning or signaling systems. G. measure or determine the amperage or voltage of the main service equipment, if not visibly labeled. H. inspect ancillary wiring or remote-control devices. I. activate any electrical systems or branch circuits that are not energized. J. inspect low-voltage systems, electrical de-icing tapes, swimming pool wiring, or any timecontrolled devices. K. verify the service ground. L. inspect private or emergency electrical supply sources, including, but not limited to: generators, windmills, photovoltaic solar collectors, or battery or electrical storage facility. M. inspect spark or lightning arrestors. N. inspect or test de-icing equipment. O. conduct voltage-drop calculations. P. determine the accuracy of labeling. Q. inspect exterior lighting.