What to Expect:
Four-Point Inspection

Developed in partnership with the International Association of Certified Home Inspectors (InterNACHI®).

Four-Point Inspection

A four-point inspection is a specialized evaluation of a property commonly required by homeowners insurance companies in Florida when issuing or renewing a policy.

A four-point inspection focuses on four critical systems of the property:

- Roofing
- Plumbing
- Electrical
- HVAC (heating, ventilation and air conditioning)

Its primary purpose is to assess the condition and safety of these systems to determine a property's insurability.

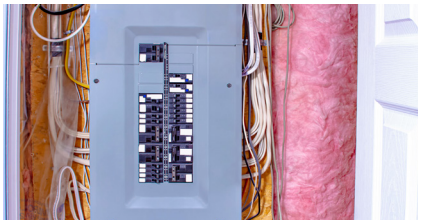
FLORIDA'S INSURANCE CONSUMER ADVOCATE
FLORIDA DEPARTMENT OF FINANCIAL SERVICES
Tasha Carter

What Is a Four-Point Inspection?

Unlike a comprehensive home inspection, a four-point inspection is limited to evaluating the following systems:

Roofing

Assessing the roof's type, age, condition, and any visible signs of damage or deterioration. For instance, an insurance company may require documentation confirming at least five years of remaining useful life for roofs older than 15 years (shingles) or 20 years (tile or metal).



Electrical System

Evaluating the type of wiring, electric panel condition, and identifying any safety hazards such as exposed wiring or outdated components.

Plumbing System

Inspecting the water heater and its age; plumbing types, including the type of pipes; and checking for leaks or other issues. The inspection also notes whether the plumbing has been updated or re-piped.

HVAC System

Reviewing the age and condition of the heating, ventilation and air conditioning (HVAC) system, its operational status and any visible damage. The inspection also checks wood-burning stoves or central gas fireplaces and whether they were professionally installed.

Insurance companies typically have specific criteria for evaluating each of the four systems, and although generally similar, there might be slight variations in what each insurance company is looking for in a four-point inspection report. Generally, an experienced inspector should be well-versed in what most insurance companies require to provide a quote for insurance coverage.

Why Is It Required?

Some insurance companies mandate four-point inspections to evaluate the risk associated with insuring a home. As homes age, the likelihood of system failures increases, potentially leading to costly claims. By assessing the condition of these four critical systems, insurance companies can determine if a property meets underwriting standards.

What Does the Inspection Include?

A licensed Florida inspection professional (home inspector; general, residential, or building contractor) conducts the four-point inspection, providing detailed information on each system's age, type and condition.

The inspection report should include photographs of:

- Each side of the home
- Each slope of the roof
- Water heater, under-cabinet plumbing/drains and exposed valves
- Open electrical panels and their doors
- HVAC equipment and the dated manufacturer's plate
- Any noted hazards or deficiencies

These photo requirements help insurers verify the property's condition and identify potential risks.

How Long Does a Four-Point Inspection Take?

A four-point inspection conducted by a licensed inspection professional should generally take approximately one hour. If the inspection takes significantly less than one hour, it may indicate that the inspector was not thorough.

How Much Does the Inspection Cost?

The cost of a four-point inspection varies based on the inspection professional, the local market, the geographic region, the square footage of the home, etc. If the inspection is performed in conjunction with a home inspection or other services, the price may be included in a total package price. But, if the inspection is performed as a standalone service, the inspection price may typically range from $100 to $300.

You may wish to obtain quotes/pricing from several licensed, qualified inspection professionals to ensure the fee is comparable.

How to Verify an Inspector's Qualifications

The inspection must be completed and signed by a verifiable Florida-licensed professional, such as a general, residential, or building contractor; or a home inspector.

You can find a local inspector by searching the InterNACHI Florida directory: www.NACHI.org/Certified-Inspectors/Browse/US/Florida.

To verify a contractor's or inspector's license, visit the Florida Department of Business and Professional Regulation's website at www.myfloridalicense.com.

You can also find out if the inspector has obtained other professional designations such as Certified Master Inspector® (CMI®), which is one of the highest professional designations in the inspection industry: www.CertifiedMasterInspector.org.

If you are in need of multiple services, inquire whether the inspector holds other licenses. Some inspectors possess additional certifications that enable them to conduct inspections beyond the four-point inspection. Examples of such credentials include Pest Control Operator, Mold Assessor, or Radon Technician.

You may also wish to obtain and speak with references and read online reviews before hiring an inspector.

Additional Considerations

Inspection Validity

Generally, the four-point inspection report must be dated within the 30 days prior to the insurance application submission date; however, each insurance company determines the acceptable timeframe. Verify the timeframe with the insurance company or your insurance agent.

Potential Impact on Insurance Eligibility

Depending on the inspection findings, homeowners may need to complete repairs before an insurance company will issue a policy. It is essential to address any identified hazards or deficiencies promptly.

Understanding the importance and components of a four-point inspection can help homeowners navigate insurance requirements and maintain their property's safety and integrity.

For more information regarding home inspectors and inspections, visit the Department of Business and Professional Regulation's or the InterNACHI® websites.

International Association of Certified Home Inspectors
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www.NACHI.org

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