



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.

Part 2 – Uniform Mitigation Verification Inspections

These guidelines outline the minimum acceptable inspection procedures for preparation of the Florida Uniform Mitigation Verification Inspection Form (Form OIR-B1- 1802). These guidelines apply to items number 1. – 7. of the OIR-B1-1802 form. Inspectors shall maintain records (including photographs) showing information gathered during the inspection and information gathered through research, for a period of not less than five (5) years following the date of the inspection.

1. General

- 1.1 Insurance inspections performed to these guidelines are intended to document information required by the Florida insurance industry for the determination of wind mitigation credits in accordance with Florida law. Inspection findings shall be based upon observation of the visible and apparent condition of the specified components and features at the time of the inspection.
- 1.2 The inspector shall inspect readily accessible, installed features and components of homes listed in these guidelines by using non- invasive and non- destructive techniques and utilizing readily available and operable access to specified features and components. In those cases where access to a specific wind mitigation feature is partially restricted and the inspection guidelines for that feature cannot be met, the inspector shall complete that portion of the standards of practice that can be met and explain what restrictions exist in form choice “Other”.
- 1.3 Where multiple instances of the same component exist, a representative number shall be inspected in accordance with guidelines specified below.
- 1.4 The inspector shall inspect and report as specified in Form OIR-B1-1802, current version.
- 1.5 These guidelines do not limit inspectors from: (a) Including other inspection services, in addition to those required by these guidelines; (b) Specifying repairs or upgrades, provided the inspector is appropriately qualified.

2. Purpose and Scope

- 2.1. The purpose of this document is to establish minimum guidelines for Uniform Mitigation Verification Inspections performed by individuals identified by the insurance industry as qualified to perform these inspections
- 2.2. These guidelines are intended to result in the production of reports with the level of information acceptable to all Florida admitted insurance companies offering homeowner’s policies with windstorm coverage.
- 2.3. The purpose of the Uniform Mitigation Verification Inspection is to verify certain construction techniques and building permits associated with original or updated features of a home. The process is not a building code inspection nor is it a home inspection as defined by Florida law.

3. Owner / Prospective Owner and Property Information

3.1. The Inspector shall report:

- A. Client name
- B. Property address (repeated at the bottom of each page)
- 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
- E. Number of stories

OIR-B1-1802 Item 1, Building Code:

The inspector shall determine the building code under which the structure was designed and permitted by the appropriate municipal building department. This determination shall be accomplished by a permit search and verification from a government or private entity responsible for maintaining such records.

Acceptable sources of year built data include records available from the municipal building department, Authority Having Jurisdiction (AHJ), tax assessor, tax collector or other public or private entity with the responsibility of maintaining public records.

Selection of form choices 1.A and 1.B requires confirmation that the permit was applied for in accordance with the guidelines specified in the form and may be verified by a search of public records. The inspector shall maintain a record of the source of the information entered on the form.

Building permit application date is required for the time frames specified in the form. The building permit number is not required but may be included in this section. When information supporting selection of form choice 1.A or 1.B. is from other than a public source, the inspector is required to keep records showing the name of the source organization, the name of the individual providing the information, and the date provided.

Form choice 1.C shall be selected when the date of application for the structure falls outside the dates specified in choices 1.A or 1.B, or when the date of application cannot be determined from available public or private sources, or when the permit was never closed out.

The inspector is not required to confirm that the structure does in fact meet the provisions of building code in effect at the time of construction by any means other than the confirmation that the appropriate permit documentation exists.

OIR-B1-1802 Item 2, Roof Covering:

The inspector shall identify all roofing material types present on the structure. For each roof covering type, the inspector shall check the appropriate box and provide the information specified in one or more of the columns to the right of each roof covering type.

Additional supporting documentation (i.e. permit #) may be added in these columns. The inspector shall observe the roofing materials and confirm that the type and condition correlates to the data provided.

Selection of form choice 2.A or 2.B requires confirmation that the roof permit was applied for in accordance with the guidelines specified in the form and may be verified by a search of public records or a verbal or written response from the appropriate authority. (See guidelines for Item 1, Building Code, for record keeping requirements)

Selection of form choice 2.A or 2.B may be made with confirmation a FBC or MDC product approval # for each of the roofing materials present. Selection of form choice 2.A or 2.B may also be made with confirmation that the structure with an original roof was permitted (permit applied for) in accordance with the guidelines specified in the form.

The inspector shall confirm with the appropriate authority that the permit was "closed" at the completion of the roof installation. An open or cancelled permit requires selection of form choice 2.C or 2D.

The inspector is not required to confirm that the roof does in fact meet the provisions of building code in effect at the time of construction or re-roof by any means other than the confirmation that the appropriate permit documentation exists. The inspector is not required to inspect or report on any other component or feature beyond that described in Paragraph 2, Roof covering

OIR-B1-1802 Item 3, Roof Deck Attachment:

The inspector shall enter the attic space through available means of access and observe the trusses/rafters, roof deck material, and method of attachment to the supporting structure. Using physical access to the underside of the roof deck, visible deck fastener misses or "shiners" in combination with an electronic detection device (Zircon MT-6 or equal) the inspector shall: 1. Confirm the truss/rafter spacing to be 24" O.C. maximum

2. Determine decking material type and thickness
3. Determine fastener type and size (requires observation of at least one fastener)
4. Determine fastener spacing using criteria established below
5. Select the weakest form of roof deck attachment category in the form based upon the criteria in the form

The inspector shall (when attic access and available attic space conditions allow) perform these determinations on a minimum of three different roof deck sections and across a minimum of three consecutive trusses/rafters per roof deck section. A roof deck section is defined as a slope or dimension separated by a ridge, valley, or hip component. For flat roofs, the inspector shall perform these determinations in three separate areas not closer than 10 feet apart. When, in the opinion of the inspector, attic space conditions restrict the inspection of three separate areas not closer than 10 feet apart, the inspector may utilize the inspection findings of less than three different roof sections.

Using the findings, the inspector shall select the form choice based on the weakest form of roof deck attachment identified. The inspector shall select form choice A., B., or C., in accordance with the guidelines for each. Fastening systems of screws, nails, adhesives, etc. that are claimed to meet the uplift requirements stated in the form are required to be fully documented with manufacturer's data showing installation instructions and uplift rating data.

The report shall contain photographs as follows:

1. The roof deck Showing measured thickness or stamped marking showing thickness (If OSB, plywood, or dimensional lumber)
2. The measured fastener penetration of the roof deck. When measuring a "miss" or "shiner", the photo must show the legible measurement of deck penetration.
3. The fastener spacing pattern as detected by the Zircon MT-6 or equal, and marked on the truss/rafter/joist. The photo shall clearly display the distance in inches between fasteners plus the measuring device.

The inspector is not required to inspect or report on any other component or feature beyond that described in Paragraph 3, Roof Deck Attachment.

OIR-B1-1802 Item 4, Roof-to-wall Attachment:

The inspector shall enter the attic space through available means of access and observe the areas where the roof assembly (engineered wood products, rafters, joists, reinforced concrete, etc.) rests on the supporting wall.

The inspector shall:

1. Observe visible roof-to-wall attachments based on accessibility to the attic space, capability to maneuver through the attic space, depth and positioning of ceiling insulation, and any other restrictive factors. At a minimum, three roof-to-wall connections must be observed, with two being adjacent. This exception is applicable only when restrictive factors prohibit viewing more than three.
2. Determine the type of roof-to-wall connection and confirm the visible trusses/rafters have the number of fasteners and positioning of fasteners as described in the form. Note that attachment of hip/valley jacks within 5 feet of the inside or outside corner of the roof are not included in determination of WEAKEST type).
3. Select the weakest roof-to-wall connection category in the form based on what is present and the minimal conditions for metal connectors described in the form.

The report shall contain photographs as follows:

1. The roof-to-wall connection, clearly depicting the type
2. The condition, positioning, blocking (if present), and fasteners used with metal connectors, including photos of both sides of straps (with fasteners) that wrap over the top of the truss/rafter

The inspector is not required to inspect or report on any other component or feature beyond that described in Paragraph 4, Roof-to-wall Attachment.

OIR-B1-1802 Item 5, Roof Geometry:

The inspector shall walk the entire perimeter of the structure and observe the roof shape features. If there are only hip roof features present, measuring the roof perimeter is not required. If the roof has a combination of hip and non-hip features, measuring the roof may be required.

Non-hip features are defined as roof sections that are part of the overall roof design and may include gables, dormers, flat roofs over living space, flat roofs structurally connected to the main roof, etc. and may or may not be part of the roof perimeter. Non-hip features include those roof sections that are not hip by definition (a roof with all sides sloping downwards to the walls) and may be included in the perimeter of the roof or embedded in the roof design away from the perimeter.

Two measurements are required when roofs contain both hip and non-hip features. The first measurement is the total roof perimeter which is taken at the outside edges at the roof overhang as if the roof was being viewed from directly above.

The second measurement is all non-hip features whether they are in the roof perimeter or not. Measurement of gable non-hip features shall be taken as the full length of the bottom chord of the truss or as the full length of a ceiling joist (measured fascia end to fascia end).

When the structure contains multiple dwelling units and a contiguous roof (not separated by assemblies dividing roof sections into individual unit components) the inspector shall measure the roof perimeter of the entire structure and all the non-hip features present in the entire structure.

These measurements are recorded in the form at 5A. and the calculations are performed to determine the appropriate form selection (A. Hip Roof or C. Other Roof) Choice B. Flat Roof, is selected only for buildings with 5 or more units meeting the requirements cited in the form. The inspector shall select the roof geometry category in the form (A., B., or C.) based on what is present and meets the conditions described in the form.

The report shall contain roof photographs as follows:

1. All elevations of the structure. Photos must clearly display the point at which the roof extends beyond the supporting wall.
2. All roof sections that are not living space (porches, carports, etc.) that are not structurally attached to the host structure

OIR-B1-1802 Item 6, Secondary Water Resistance (SWR):

The inspector shall enter the attic space through available means of access and observe the areas where roof deck and roof trusses/rafters join, the seams where sections of roof deck join, and where roof penetrations project through the roof deck. The inspector shall determine from these observations if one of the two types of SWR is present.

The inspector shall inquire if any supporting documents are available that indicate the installation of a SWR. Such documentation may be in the form of a contract for roof replacement by an appropriately licensed contractor, invoice for the completion of such work by an appropriately licensed contractor, or information

recorded on the permit for roof replacement. The inspector, after observation as described above, and review of available documentation, shall determine if a SWR is present that meets the requirements cited in the form and select choice A., B., or C.

The report shall contain photographs as follows:

1. The section of the self-adhering polymer modified bitumen underlayment visible from the attic at roof penetrations or;
2. The foam adhesive applied to the underside of the roof decking at all roof deck and truss/rafter joints and all deck seams and / or;
3. Any supporting documentation indicating the application of a SWR by an appropriately licensed contractor.

OIR-B1-1802 Item 7, Opening Protection:

The inspector shall observe all the “Glazed openings” components and all the “Non-Glazed openings” components as described in the “Opening Protection Level Chart” contained in the form and determine the weakest form of wind borne debris protection for each. The lack of protection for a single “Glazed opening” or “Non-glazed opening” requires selection of category “X” – No windborne debris protection for that opening type. The chart will be filled out by selecting one (the weakest) and only one entry for each column.

The determination will be made by confirming the rating of the opening protection by one or more of the following:

1. Labeling / marking attached to the opening protection indicating conformance with one of the standards listed in the form
2. Notice of Acceptance (NOA) or Product Approval (PA) documentation that matches the opening protection present and indicating conformance with one of the standards listed in the form
3. Manufacturer’s specifications / documentation that matches the opening protection present and indicating conformance with one of the standards listed in the form
4. Receipts or invoices showing the property address and matching the opening protection present and indicating conformance with one of the standards listed in the form
5. In the case of opening protection that is not permanently attached to the structure the inspector shall:
 - a. View the opening protection components in the location where they are stored
 - b. Confirm the presence and/or availability of permanently and non-permanently installed mounting brackets and hardware including fasteners for each opening category

The inspector is not required to:

1. Deploy opening protection that is permanently installed on the structure
2. Install opening protection that is not permanently installed on the structure and stored in a remote location
3. Confirm opening protection installation is in accordance with manufacturer’s instructions, including fastener type, spacing, embedment, etc.

The report shall contain photographs as follows:

1. The label, marking, stamping, or other means of identifying the opening protection product
2. The Notice of Acceptance (NOA) or Product Approval (PA) and/or documentation for the opening protection product
3. The opening protection product itself if permanently attached to the dwelling or: the stored opening protection product if not installed and the mounting brackets and hardware including fasteners



These guidelines were prepared by Jon Tremper for the purpose of establishing basic instructions for the conduct of inspections performed for the Florida insurance industry.

Comments and suggestions should be addressed to jontremper@gmail.com or (321) 863-9222.

Many experienced professional home inspectors (too numerous to name) graciously contributed their time and expertise in reviewing and commenting on draft versions of the guidelines. Many of these comments were incorporated into the current version, which is intended to be a “work in progress” that will be periodically reviewed and updated as necessary.