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4-POINT INSPECTION REQUIREMENTS

When is a 4-point inspection required?
Southern Oak requires a detailed 4-point inspection on HO-3 and DP-3 risks when the dwelling is more than 30 years old. We do not require 4-point inspections on HO-4, HO-6 or MH risks.
The 4-point inspection must be completed and submitted with the application. You may also provide the 4-point inspection for review prior to application submission if a specific feature is in question or an exception is being requested.

What information is needed on 4-point inspection?
- A 4-point inspection must be completed within the previous 12 months.
- The inspection should provide details regarding the condition and materials used in the home’s roof, plumbing, electrical and heating/cooling systems.
- The inspection must have the following photographs:
  - Front and rear elevations of dwelling
  - Roof
  - Washing machine plumbing (hoses and stops)
  - Water heater with pressure relief valve
  - Plumbing under all sinks (kitchen, bathroom, utility, garage, etc.)
  - Electrical panel with door open and interior door label
  - HVAC unit
  - Any hazards or deficiencies noted in the report

Who can complete the 4-point inspection?
The inspection can be completed by one of the following:
- A Florida licensed general or building contractor
- A licensed building inspector
- A registered architect
- An engineer in the State of Florida
- A licensed home inspector (such as NACHI or ASHI)

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ROOF GUIDELINES

Roofs must be in good condition with no damage or sign of leaks.

Golden Leaf:
- Composite shingle roofs cannot be over 20 years OR must have 5+ useful years of life with supporting documentation
- Flat roofs cannot be over 20 years
- Clay or cement tile roofs cannot be over 30 years
- Metal roofs cannot be over 30 years
- Asbestos tiled roofs are not acceptable

Standard:
- Composite shingle roofs over 20 years must have at least 5+ useful years of life with supporting documentation
- Clay or cement tile roofs must have been updated within the last 20 years
- Metal roofs must have been updated within the last 20 years
- Flat Roofs 20 years or newer are acceptable in the Standard rate program

Note: Exceptions can be considered on aged roofs in both rate programs if roof has at least 5 years of remaining useful life.
TYPES OF ROOF COVERINGS

STANDARD SHINGLE

ARCHITECTURAL SHINGLE
TYPES OF ROOF COVERINGS

METAL

TILE (CONCRETE) ROOF
TYPES OF ROOF COVERINGS

TILE (CLAY) ROOF

SLATE TILE ROOF
TYPES OF ROOF COVERINGS

TIN ROOF

WOOD SHAKE

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TYPES OF ROOF COVERINGS

MINERAL SURFACED ROLL ROOFING

MODIFIED BITUMEN MEMBRANE ROOF
TYPES OF ROOF COVERINGS

BUILT-UP ROOF (BUR) WITH GRAVEL BALLAST
ROOF MATERIAL DISTRESS

PONDING WATER ON FLAT ROOF

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ROOF MATERIAL DISTRESS

- FLAPPING/TEARS
- CREASING
- TEAR OFF (MISSING SHINGLES)
- CURLING TABS
- SPLIT SEAM
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ROOF MATERIAL DISTRESS

AGE RELATED DEGRADATION

AGE RELATED DEGRADATION
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ROOF MATERIAL DISTRESS

MAINTENANCE (FOOT TRAFFIC)

WIND DAMAGE
PLUMBING GUIDELINES

All plumbing must be in good working order with no signs of leaks, deterioration or unrepaired damage.

**Golden Leaf:**
- Galvanized plumbing is ineligible
- Polybutylene plumbing is ineligible
- PEX plumbing is generally not acceptable. Exceptions will be considered if PEX plumbing is installed on or after 2010.

**Standard:**
- Polybutylene plumbing is ineligible
- Plumbing must have been updated within the last 20 years
- PEX plumbing is generally not acceptable. Exceptions will be considered if PEX plumbing is installed on or after 2010 or if limited and connectors are not brass.
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PLUMBING COMPONENTS

GALVANIZED PIPE

WATER HEATER TEMPERATURE AND PRESSURE RELIEF VALVE

WATER SUPPLY LINE

TOILET

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PLUMBING COMPONENTS

WATER HEATER

WATER HEATER T&P VALVE
DISCHARGE SHOULD BE PIPED OUTSIDE OR TO DRAIN

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POSSIBLE PLUMBING PROBLEMS

Broken PVC / CPVC
Freezing, impacts, water hammer

Improperly routed / Non-removal of unnecessary PVC piping

Old and corroded galvanized piping

Old and corroded cast iron pipe
POSSIBLE PLUMBING PROBLEMS

- Improperly “Sweated” copper pipe joints
- Hole in copper pipe due to lightning / electrical damage
- Hole in copper pipe due to nail or screw
- Hole in copper pipe due to corrosion
- Burst PEX tubing
- Failed PEX Joint

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POSSIBLE PLUMBING PROBLEMS

Split PEX tubing

Split in Polybutylene (PB) tubing

Failed PB tubing joint

Failed water supply line coupling nut

Corroded SS braided water supply line

Failed water supply line crimp

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POSSIBLE PLUMBING PROBLEMS

Leak from corroded water heater tank

Early Water Heater leak indications

Corroded water heater connections

New and depleted anode rod from water heater

Long term solenoid valve leak

Refrigerator / dishwasher solenoid valve leak

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POSSIBLE PLUMBING PROBLEMS

Broken Sink Due to Impact Loading

Cracked Sink Due to Residual Stresses During Manufacturing

Cracked Tank Due to Over Tightened Coupling Bolts

Tank to Toilet Coupling Bolts
POSSIBLE PLUMBING PROBLEMS

Evidence of Leaking Wax Ring Under Toilet

Wax Ring Installed Under Toilet

Leaking Wax Ring Under Toilet Around Drain Piping

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ELECTRICAL GUIDELINES

All properties must be serviced by circuit breakers with a minimum 150 amp service. All electrical components must be in good working order with no hazardous electrical conditions.

Unacceptable hazardous electrical conditions include, but are not limited to:
- Fuses
- Knob and tube
- Cloth wiring
- Federal Pacific or Zinsco electrical panels
- Stab-Lok® circuit breakers
- Single-strand aluminum wiring (aluminum main service wires and heavier 240 colt circuits that feed major appliance is acceptable)

Aluminum Wiring Guidelines:

Southern Oak’s aluminum wiring guidelines are based on the U.S. Consumer and Product Safety Commission's standards. As of March 15, 2011, the agency published CPSC Publication No. 516 recognizing COPALUM and AlumiConn connectors as the only products that meet the agency’s standards to prevent aluminum wire fire hazards. This means Southern Oak will accept homes that provide documentation from a licensed electrician confirming one of the following conditions have been met:
- The home has been rewired completely with copper wiring; or
- All aluminum-to-copper connections (outlets, light switches, light fixtures, etc.) have been repaired using the AlumiConn connector method or the COPALUM crimp method.

Note: The above does not apply to aluminum main service wires that feed major appliances (e.g. ranges, dryers, air conditioners).
ELECTRICAL CONDUCTORS

FUSES

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ELECTRICAL CONDUCTORS

KNOB AND TUBE
ELECTRICAL CONDUCTORS

CLOTH COVERED CONDUCTORS

CLOTH JACKETED CONDUCTORS
ELECTRICAL CONDUCTORS

ALUMINUM SINGLE STRAND

ALUMINUM STRANDED WIRE
ELECTRICAL PANELS

Federal Pacific (red stripes on handles, elongated throw)

Stab-Loc (red stripes on handles, elongated throw)

Zinsco Sylvania (Full color thin elongated throw)
GFCI breakers and outlets must be present where required

Electrical connections not in proper enclosure
HEATING, VENTILATION, AND COOLING (HVAC) GUIDELINES

All components of the heating and cooling (HVAC) system must be in good working with no signs of leaks or deterioration and be sufficient for size of home.

Window Units are acceptable, provided all other underwriting conditions are met.

Properties with portable space heaters or wood-burning stoves are ineligible.
HVAC (HEATING, VENTILATION, AND COOLING)

Integrated HVAC system

Condensing unit (outside)

Internal view of condenser components

Condensate piping to outside

Drip pan piped to outside

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HVAC (HEATING, VENTILATION, AND COOLING)

Air Handling unit (usually inside attic, closet, or garage)

In house inlet air filter

Fan / Blower

Evaporator coils

Warm air inlet

Air Handler Internal Components
POSSIBLE HVAC PROBLEMS

Clean vs. corroded evaporator coils

Frozen Air Handler evaporator Coils

Extremely corroded evaporator coils

Dirty evaporator coils

Ruptured evaporator coils
POSSIBLE HVAC PROBLEMS

Dirt blocked condenser fins

Dirt blocked condenser fins

Damaged condenser fins
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