

# Insurance Renewal Inspection

4-POINT SAMPLE REPORT / LA PORTE, TEXAS



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## Systems inspected:

Roofing / Heating & Cooling / Plumbing / Electrical

Sample from a completed four-point inspection. Customer-identifying details have been removed. Actual inspection photographs and technical findings are retained. Insurance requirements vary by carrier and property.



# PROPERTY INSPECTION REPORT FORM

|                                          |                          |
|------------------------------------------|--------------------------|
| Name of Client _____                     | Date of Inspection _____ |
| Address of Inspected Property _____      |                          |
| Brad Leland<br>Name of Inspector         | 5229<br>TREC License #   |
| _____<br>Name of Sponsor (if applicable) | _____<br>TREC License #  |

## PURPOSE OF INSPECTION

A real estate inspection is a visual survey of a structure and a basic performance evaluation of the systems and components of a building. It provides information regarding the general condition of a residence at the time the inspection was conducted. *It is important* that you carefully read ALL of this information. Ask the inspector to clarify any items or comments that are unclear.

## RESPONSIBILITY OF THE INSPECTOR

This inspection is governed by the Texas Real Estate Commission (TREC) Standards of Practice (SOPs), which dictates the minimum requirements for a real estate inspection.

The inspector IS required to:

- use this Property Inspection Report form for the inspection;
- inspect only those components and conditions that are present, visible, and accessible at the time of the inspection;
- indicate whether each item was inspected, not inspected, or not present;
- indicate an item as Deficient (D) if a condition exists that adversely and materially affects the performance of a system or component **OR** constitutes a hazard to life, limb or property as specified by the SOPs; and
- explain the inspector's findings in the corresponding section in the body of the report form.

The inspector IS NOT required to:

- identify all potential hazards;
- turn on decommissioned equipment, systems, utilities, or apply an open flame or light a pilot to operate any appliance;
- climb over obstacles, move furnishings or stored items;
- prioritize or emphasize the importance of one deficiency over another;
- provide follow-up services to verify that proper repairs have been made; or
- inspect system or component listed under the optional section of the SOPs (22 TAC 535.233).

## RESPONSIBILITY OF THE CLIENT

While items identified as Deficient (D) in an inspection report DO NOT obligate any party to make repairs or take other actions, in the event that any further evaluations are needed, it is the responsibility of the client to obtain further evaluations and/or cost estimates from qualified service professionals regarding any items reported as Deficient (D). It is recommended that any further evaluations and/or cost estimates take place prior to the expiration of any contractual time limitations, such as option periods.

**Please Note:** Evaluations performed by service professionals in response to items reported as Deficient (D) on the report may lead to the discovery of additional deficiencies that were not present, visible, or accessible at the time of the inspection. Any repairs made after the date of the inspection may render information contained in this report obsolete or invalid.

## REPORT LIMITATIONS

This report is provided for the benefit of the named client and is based on observations made by the named inspector on the date the inspection was performed (indicated above).

ONLY those items specifically noted as being inspected on the report were inspected.

This inspection IS NOT:

- a technically exhaustive inspection of the structure, its systems, or its components and may not reveal all deficiencies;
- an inspection to verify compliance with any building codes;
- an inspection to verify compliance with manufacturer's installation instructions for any system or component and DOES NOT imply insurability or warrantability of the structure or its components.

## NOTICE CONCERNING HAZARDOUS CONDITIONS, DEFICIENCIES, AND CONTRACTUAL AGREEMENTS

Conditions may be present in your home that did not violate building codes or common practices in effect when the home was constructed but are considered hazardous by today's standards. Such conditions that were part of the home prior to the adoption of any current codes prohibiting them may not be required to be updated to meet current code requirements. However, if it can be reasonably determined that they are present at the time of the inspection, the potential for injury or property loss from these conditions is significant enough to require inspectors to report them as Deficient (D). Examples of such hazardous conditions include:

- malfunctioning, improperly installed or missing ground fault circuit protection (GFCI) devices and arc-fault devices;
- ordinary glass in locations where modern construction techniques call for safety glass;
- malfunctioning or lack of fire safety features such as, smoke alarms, fire-rated doors in certain locations, and functional emergency escape and rescue openings in bedrooms;
- malfunctioning carbon monoxide alarms;
- excessive spacing between balusters on stairways and porches;
- improperly installed appliances;
- improperly installed or defective safety devices;
- lack of electrical bonding and grounding; and
- lack of bonding on gas piping, including corrugated stainless steel tubing (CSST).

**Please Note: items identified as Deficient (D) in an inspection report DO NOT obligate any party to make repairs or take other actions. The decision to correct a hazard or any deficiency identified in an inspection report is left up to the parties to the contract for the sale or purchase of the home.**

**This property inspection report may include an inspection agreement (contract), addenda, and other information related to property conditions.**

INFORMATION INCLUDED UNDER "ADDITIONAL INFORMATION PROVIDED BY INSPECTOR", OR PROVIDED AS AN ATTACHMENT WITH THE STANDARD FORM, IS NOT REQUIRED BY THE COMMISSION AND MAY CONTAIN CONTRACTUAL TERMS BETWEEN THE INSPECTOR AND YOU, AS THE CLIENT. THE COMMISSION DOES NOT REGULATE CONTRACTUAL TERMS BETWEEN PARTIES. IF YOU DO NOT UNDERSTAND THE EFFECT OF ANY CONTRACTUAL TERM CONTAINED IN THIS SECTION OR ANY ATTACHMENTS, CONSULT AN ATTORNEY.

### ADDITIONAL INFORMATION PROVIDED BY INSPECTOR

Present at Inspection: ☐ Buyer ☐ Selling Agent ☐ Listing Agent ☒ Occupant  
Building Status: ☐ Vacant ☒ Owner Occupied ☐ Tenant Occupied ☐ Other  
Weather Conditions: ☒ Fair ☒ Cloudy ☐ Rain 88 F Outside Temp.  
Utilities On: ☒ Yes ☐ No Water ☐ No Electricity ☐ No Gas  
Special Notes: 4 Point Inspection for Insurance - Scope of Inspection Roof, HVAC, Plumbing and Electrical

### INACCESSIBLE OR OBSTRUCTED AREAS

- |                                                                                |                                                                                      |
|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <input type="checkbox"/> Sub Flooring                                          | <input type="checkbox"/> Attic Space is Limited - Viewed from Accessible Areas       |
| <input checked="" type="checkbox"/> Floors Covered                             | <input checked="" type="checkbox"/> Plumbing Areas - Only Visible Plumbing Inspected |
| <input checked="" type="checkbox"/> Walls/Ceilings Covered or Freshly Painted  | <input type="checkbox"/> Siding Over Older Existing Siding                           |
| <input checked="" type="checkbox"/> Behind/Under Furniture and/or Stored Items | <input type="checkbox"/> Crawl Space Is Limited - Viewed From Accessible Areas       |

- ☒ Mold/Mildew investigations are NOT included with this report, it is beyond the scope of this inspection at the present time. Any reference of water intrusion, is recommended that a professional investigation be obtained.

**NOTICE: THIS REPORT IS PAID FOR BY AND PREPARED FOR THE CLIENT NAMED ABOVE.  
THIS REPORT IS NOT VALID WITHOUT THE SIGNED SERVICE AGREEMENT AND IS NOT TRANSFERABLE.**

The inspection report provided by Brad Leland Home Inspections will contain the good faith opinions of the inspector concerning the observable need, if any, on the day of the inspection, for the repair, replacement, or further evaluation by experts of the items inspected. Unless, specifically stated, this report will not include and should not be read to indicate opinions as to the environmental conditions, presence of toxic or hazardous waste or substances, presence of termite or wood-destroying organisms, or compliance with codes, ordinances, statutes or restrictions, or the insurability, efficiency, quality, durability, future life, or future performance of any item inspected.

## EXAMPLE

*When the inspector inspects the roof of a structure, he or she may determine that there are no observable signs of water penetration (leaks) at the time of the inspection and that the roof appears to be functioning as intended. Even if this opinion is expressed, it is possible that the roof has a leak but that the ceilings or walls have been repainted, concealing the evidence. Further, although the roof may be functioning as intended at the time of the inspection, the roof still may need to be replaced in the near future, depending on how long ago it was installed.*

## IMPORTANT NOTICE

**WHENEVER A DEFECT OF ANY KIND IS NOTED IN A SYSTEM OR ASPECT OF THE HOUSE, WE RECOMMEND THAT A QUALIFIED (LICENSED) TECHNICIAN INSPECT AND SERVICE THE ENTIRE SYSTEM. SOMETIMES NOTED DEFECTS ARE SYMPTOMS OF OTHER, SOMETIMES MORE SERIOUS, DEFECTS.**

## Conditions and Limitations

This inspection report expresses the personal opinion of the inspector and is based on the minimum inspection standards set for by The Texas Real Estate Commission. The purpose of this inspection is to provide an opinion on whether or not the items in this report were functional or are in need of repair or require further evaluation by a qualified or when required licensed person. The scope of this inspection is limited to the present condition of visual items only and does not include the disassembly of any properly or the removal of any object including, but not limited to, furniture, siding, or panels that may be obscuring the inspector's visual observation. This inspection does not cover items or conditions that may be discovered only by invasive methods. This inspection is not intended to be technically exhaustive nor is it intended to reveal all existing or potential defects. Rather, it is intended to reflect a careful but limited visual inspection. The information in this report can reduce, but not eliminate the risks associated with the purchase of this structure. Should you determine you desire a more detailed inspection of any area, you may wish to refer to licensed and/or qualified specialists.

Since all elements undergo a constant rate of change and deterioration, no prediction of future conditions can be made. This report is not to be considered a warranty or guarantee of the adequacy, performance or useful life of an item, component or system.

This inspection and report was prepared for your exclusive use. Use of this report by, or liability to third parties, present or future owners and subsequent buyers is specifically excluded. Reliance on this report by third parties, present or future owners and subsequent owners is at their risk. No warranty or guaranty to third parties, present or future owners and subsequent owners is implied nor should be assumed.

Photos if included in this report are not intended to represent all conditions present. They are a representation of the circumstances visible but not limited to the specific photo. There may be other similar repairs needed.

Service Warranties are very popular but they may have restrictions under which a claim is covered. Minor deviations from the manufacturer's installation instructions, which are not normally revealed in a general inspection, may be cause for a denial of claim. Client must not expect these warranty services to cover all of your problems, particularly with aging systems. Pay close attention to the respective warranty documents for coverage limitations.

This report was prepared on a computer and infrequently a word or part of a sentence may be accidentally deleted or altered. Should you encounter such a condition, please contact me as soon as possible to make necessary correction and provide you with a corrected page(s). If you do not understand comments or recommendations for corrective action, call me prior to your inspection deadline or before closing the transaction for clarification.

The following are not within the scope of this inspection:

- Past or present violations or codes, ordinances or manufacturer's installation instructions.
- Geological stability or ground conditions on site.
- Determination of absolute structural integrity.
- Determination that all safety hazards have been identified.
- Possible presence of or danger from any potentially harmful substance, pollutants, contaminants and environmental hazards, including but not limited to radon gas, lead paint, lead in water, asbestos, mercury, urea formaldehyde, electro-magnetic fields, noise, odor, and toxic or flammable chemicals. The inspector is not responsible for the determination of conditions which may provide harborage or sustenance for bacterial, mold and fungi, the presence of dirt, dust and other air-borne particles. The client is urged to contact a competent specialist if identification, information and testing of the above are desired.
- Value of or estimated of repairs on the property. We are not a repair company and are prohibited by a provision of The Texas Real Estate License Act from performing repairs on properties that we inspect. It is recommended that the appropriate qualified and licensed craftsmen be contacted for firm bids to perform desired repairs.
- No determination will be made on the operational capacity, quality, and/or suitability for a particular use of the items inspected.

I=Inspected

NI=Not Inspected

NP=Not Present

D=Deficient

| I | NI | NP | D |
|---|----|----|---|
|---|----|----|---|

## I. STRUCTURAL SYSTEMS

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### A. Roof Covering Materials

**Types of Roof Coverings:** Composition Shingles

**Viewed From:** Accessible Areas

**Comments:** There are lifted shingles that may be caused by nails backing out on both sides of the roof and at the south side of the ridge. A qualified roofing contractor should be consulted regarding this condition.



Front and Back Roof Photos

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**B. Roof Structures and Attics**

**Viewed From:** Attic Area - Accessible Areas

**Approximate Depth of Insulation:** 6 to 8 inches

**Comments:** There are openings or gaps in the roof structure (soffit & fascia) at the small gables on both sides of the home. These gaps should be sealed to keep rain water from entering the interior structure.

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## II. ELECTRICAL SYSTEMS

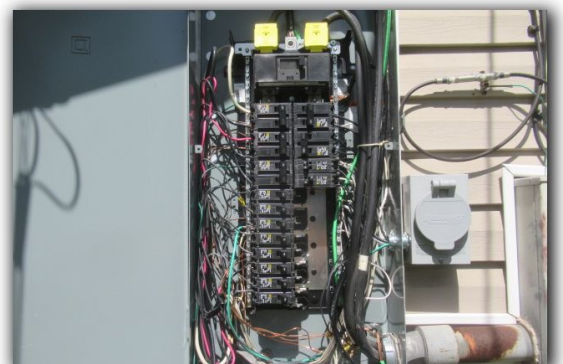
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### A. Service Entrance and Panels

**Amp Service Box:** 200 amp service

**Type of Main Service Cables:** Copper

**Location of Breaker Box:** Back of home



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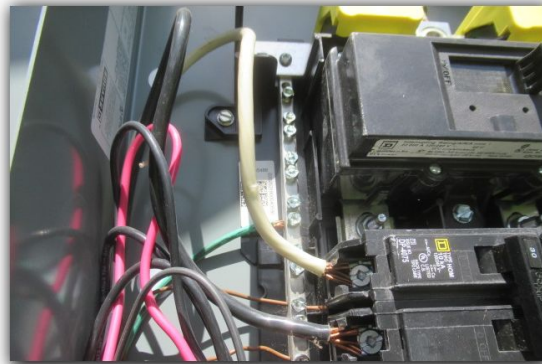
NP=Not Present

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**Comments:** One white wire is being used as a “hot” wire and is connected to a circuit breaker. In most instances the white wires are the grounded conductors, and if they are used as a “hot” wire, they must be wrapped with black or red tape to identify them as a “hot” wire.



Arc fault breakers have not been installed for all the outlet and lighting branch circuits as would now be required. Arc fault breaker protection is now required for kitchens, family rooms, dining room, living rooms, parlors, libraries, dens, bedrooms, sunroom, recreation rooms, closets, hallways and the laundry areas.

☒ ☐ ☐ ☒**B. Branch Circuits, Connected Devices, and Fixtures****Type of Wiring:** Copper

**Comments:** Wires were improperly spliced terminated in the attic, the garage conversion room and in the kitchen cabinet above the vent hood. Wire ends or splices should be in junction boxes that are properly mounted with cover plates. This condition is considered an electrocution/fire concern and should be serviced by a licensed electrician.

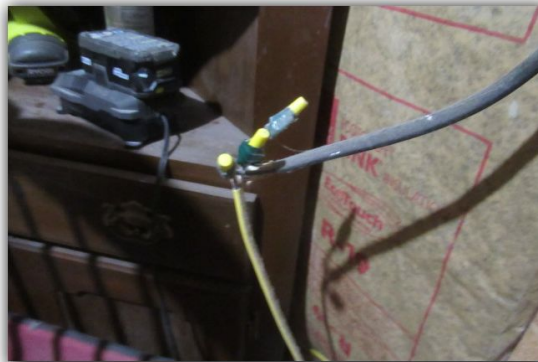
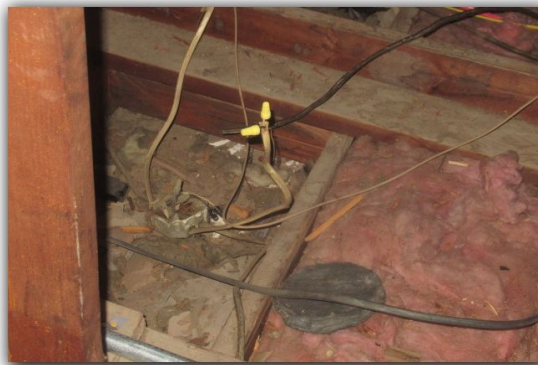
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The outlets in the kitchen are not protected by G.F.C.I. (Ground Fault circuit interrupt) breakers.

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This is required statement by the T.R.E.C.. G.F.C.I. Breakers are required for all outlets within 6' of any water source inside the house, bathrooms, wet bars, or utility room sinks, all exterior outlets, all outlets in the kitchen and all outlets in the garage.



Electrical wiring is not secured to the structure in the garage conversion room and in the attic.



Several electrical fixture face plates were missing in the garage conversion room. Face plates that are missing for either light switches or electrical outlets are considered a safety concern and are an item that is specifically checked in a real estate inspection.



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I NI NP D

**Note:** Accessible outlets are checked with a UL approved circuit G.F.C.I. circuit tester.

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**C. Other**

**Comments:** It is necessary that there be smoke/CO alarms installed in good working order in the hallways outside of bedrooms, inside the bedrooms, in all habitable rooms, in the garage and in the attic is also a good idea. These smoke/CO alarms should go off simultaneously to meet current code requirements. These alarms should be checked regularly and the batteries should be replaced as recommended by the manufacturer. Smoke/CO alarms should also be replaced when their life expectancy expires. Carbon Monoxide detectors are not required when fuel fired appliances are installed in the dwelling or attached garage with an opening into the dwelling.

**III. HEATING, VENTILATION AND AIR CONDITIONING SYSTEMS**
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**A. Heating Equipment**

**NOTE:** The full evaluation of the integrity of a heat exchanger requires dismantling of the furnace and is beyond the scope of this visual inspection.

**Type of Systems:** Central Heating

**Energy Sources:** Gas



**Comments:** The furnace flue pipe is in contact with the roof decking and an HVAC duct. Gas appliance flue pipes must have a minimum of 1" clearance from any combustible materials.



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I NI NP D

The furnace flue pipe is not terminated with the proper gas appliance cap on the roof.

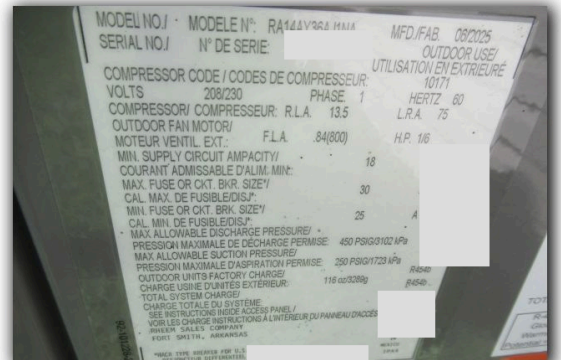


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## B. Cooling Equipment

Type of Systems: Central - Air Conditioner

Exterior Compressor: 3 tons



Differential Air Temperature Drop During Operation:

Air Going Into System: 75 f Returned Air: 58 f



The air coming out of the vents should be 14 to 21 degrees cooler than where it goes into the cold air return. These readings are within the recommended tolerances for proper operation.

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**Comments:** The AC system was performing properly at the time of this inspection.

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**C. Duct Systems, Chases, and Vents**

**Comments:** The ductwork appears to be performing properly.

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**D. Other**

**Comments:**

#### IV. PLUMBING SYSTEMS

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**A. Plumbing Supply, Distribution Systems and Fixtures**

**Location of Water Meter:** Near Street

**Location of Main Water Supply Valve:** South side of home

**Static Water Pressure Reading:** 58 psi

**Type of Supply Piping Material:** Galvanized and Plastic Tubing where visible

**Comments:** The water supply system and fixtures appear to be operating properly.

The exterior faucets do not have back flow protectors. Anti-siphon devices keep contaminated water from entering the potable water of the house plumbing. These devices are inexpensive, easy to install, and can be found in most home improvement stores.



Note: There is corrosion on the bottom of the hall bathtub as seen from the inspection port. There is no leak visible,

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**B. Drains, Wastes, and Vents**

**Type of Drain Piping Material:** PVC where visible



**Comments:** The drain system appears to be performing properly at this time.

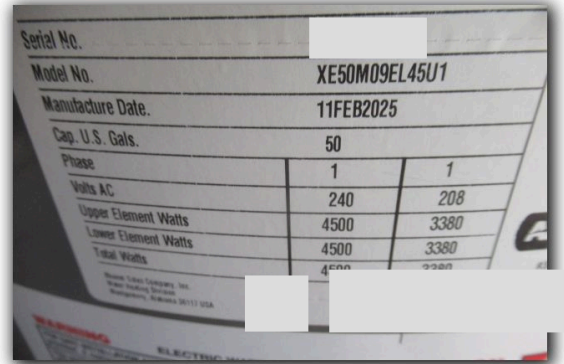
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**C. Water Heating Equipment**

**Water Heating Energy Source:** Electric

**Capacity:** 50 Gallon

**Year:** 2025

**I=Inspected****NI=Not Inspected****NP=Not Present****D=Deficient****I NI NP D**

**Comments:** The electrical supply wiring is not protected by conduit.



There was corrosion at the water supply line of the water heater. It is recommended that this/these fittings be replaced whenever possible to prevent future leaks.



There was no quick disconnect box at the water heater location as required. If the water heater location exceeds 50' from the breaker box, or the breaker box is not visible from the water heater, a quick disconnect box should be provided. This independent switch, (breaker), is designed to make it possible to quickly turn the power off to the unit in an emergency situation, or for service to be done on the unit.

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**Note:** The Temperature and Pressure Relief (TPR) valve was not manually operated. Operating the valve during an inspection may cause it to fail to reseal, resulting in a continuous leak, which is a risk of damage to the interior of the home. Recommend a qualified licensed plumbing contractor evaluate and test the TPR valve as part of routine annual maintenance to ensure proper safety function.

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**D. Hydro-Massage Therapy Equipment**

**Comments:** Item is not present in this home.

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**E. Gas Distribution Systems and Gas Appliances**

**Location of gas meter:** Back of the home

**Type of gas distribution piping material:** Black Pipe/Galvanized



**Comments:** No defects noted.

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**F. Other**

**Comments:**