

RESIDENTIAL PROPERTY INSPECTION SERVICES AGREEMENT

Certified Inspectors, LLC

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SCHEDULE B

FOUR-POINT INSURANCE INSPECTION

This Schedule is incorporated into and made part of the Residential Property Inspection Services Agreement ("Agreement"). This Schedule applies only if a **Four Point Insurance Inspection** is identified in the Scope of Services and Fees and paid for by the Client. In the event of a conflict between this Schedule and the Agreement, this Schedule shall control only with respect to the Four-Point Insurance Inspection.

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1. Purpose

The purpose of the Four-Point Insurance Inspection is to provide a limited visual evaluation of four primary building systems—Roofing, Electrical, Plumbing, Heating, Ventilation, and Air Conditioning (HVAC)—for the benefit of an insurance carrier or insurance underwriter. The inspection is intended to document the visible condition of these systems on the date of the Inspection using the inspection form required or accepted by the requesting insurance carrier or by the insurance industry generally. A Four Point Insurance Inspection is **not** a General Home Inspection and shall not be interpreted as a substitute for a comprehensive residential property inspection.

2. Scope of Inspection

The Four-Point Insurance Inspection consists of a limited visual examination of the readily accessible portions of the following systems:

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- Roofing System
- Electrical System
- Plumbing System
- Heating and Air Conditioning System

The inspection generally includes documentation of the estimated age, visible condition, apparent type of materials, and any readily observable deficiencies considered significant for insurance underwriting purposes.

The Inspector may supplement the inspection report with photographs, drone imagery, infrared images, contractor documentation, manufacturer information, or other supporting documentation when, in the Inspector's professional judgment, such information assists in accurately documenting observed conditions.

3. Insurance Underwriting

The Client acknowledges that the Four Point Insurance Inspection is performed solely to document observable conditions and is **not** intended to determine whether an insurance carrier will:

- Issue coverage.
- Renew coverage.
- Decline coverage.
- Cancel coverage.
- Apply exclusions.
- Require repairs.
- Offer premium discounts.
- Determine insurability.

All underwriting decisions remain solely within the discretion of the insurance carrier.

The Inspector has no authority to influence, modify, appeal, or overturn any underwriting decision.

4. Roof Evaluation

The roof evaluation performed as part of the Four-Point Inspection is limited to documenting the observable condition of the roofing system at the time of the Inspection.

The Four Point Inspection does not constitute:

- a Roof Certification;
- a roof warranty;
- a leak detection service;
- a remaining useful life guarantee;
- a prediction of future performance; or
- a certification that the roof complies with applicable building codes or manufacturer installation requirements.

If roof access is restricted due to height, slope, weather conditions, fragile roof coverings, safety concerns, or other conditions beyond the Inspector's control, the Inspector may utilize drone technology or binoculars or may report that portions of the roof could not be inspected.

5. Electrical System

The electrical portion of the Four-Point Inspection consists of a limited visual examination of the readily accessible electrical equipment.

The inspection is not intended to determine:

- electrical load calculations;
- conductor sizing;
- concealed wiring conditions;
- code compliance;

- grounding or bonding adequacy beyond visible conditions;
- future performance;
- remaining useful life; or
- the absence of latent electrical defects.

The Inspector is not required to test every receptacle, switch, light fixture, circuit, or electrical device.

6. Plumbing System

The plumbing portion of the Four-Point Inspection consists of a limited visual examination of the readily accessible plumbing system.

The inspection generally documents visible supply piping materials, drain piping materials, plumbing fixtures, water heating equipment, and readily observable evidence of active leakage.

The inspection does not include:

- pressure testing;
- leak detection;
- sewer line evaluation;
- underground piping;
- water quality testing;
- water treatment systems;
- flow rate testing;
- pipe interior evaluation; or
- prediction of future leaks or failures.

7. Heating and Air Conditioning System

The HVAC portion of the Four-Point Inspection consists of a limited visual examination of the readily accessible heating and cooling equipment using normal operating controls when weather conditions permit safe operation.

The inspection does not include:

- refrigerant analysis;
- load calculations;
- duct leakage testing;
- indoor air quality evaluation;
- airflow balancing;
- manufacturer warranty verification;
- remaining useful life determination; or
- prediction of future equipment failure.

The Inspector is not required to operate equipment when doing so may damage the equipment or is contrary to manufacturer recommendations.

8. Photographs and Supporting Documentation

Insurance carriers frequently require photographs of inspected systems and supporting documentation, including permits, contractor invoices, roof certifications, manufacturer labels, serial numbers, replacement records, or contractor affidavits.

The Inspector may include such documentation when available; however, the Inspector does not independently verify the authenticity, completeness, or accuracy of documents prepared by others. Any third-party documentation included with the inspection report is provided solely for the convenience of the Client and the insurance carrier and shall not constitute an independent certification by the Inspector.

9. Inspection Limitations

The Four-Point Insurance Inspection is limited to conditions that are visible and Readily Accessible at the time of the Inspection.

The Inspector is not required to:

- move furniture or stored property;
- dismantle equipment;
- remove finishes;
- perform destructive testing;
- verify permits;
- determine code compliance;
- inspect concealed conditions;
- evaluate systems excluded from this Schedule; or
- inspect areas that cannot be safely accessed.

The absence of comments regarding any system or component shall not be interpreted as confirmation that no defects exist.

10. Exclusions

Unless specifically included as a separate Optional Inspection Service, the Four Point Insurance Inspection does not include:

- General Home Inspection
- Wind Mitigation Inspection
- Roof Certification
- Sewer Video Scope Inspection
- Swimming Pool and Spa Inspection
- Mold Assessment
- Indoor Air Quality Testing
- Infrared Thermal Imaging
- Water Quality Testing
- Leak Detection
- Engineering Services
- Code Compliance Inspection
- Structural Evaluation
- Electrical Engineering
- Environmental Assessment
- Cost Estimates
- Remaining Useful Life Analysis
- Warranty Determinations

11. Client Acknowledgment

The Client acknowledges that the Four Point Insurance Inspection is a limited visual inspection prepared primarily for insurance underwriting purposes. The inspection documents observable conditions existing at the time of the Inspection and is not a comprehensive evaluation of the Property. The Client understands that insurance underwriting standards vary among insurance carriers and may change without notice. The Inspector does not guarantee the issuance, renewal, continuation, pricing, or terms of any insurance policy, nor does the Inspector warrant that the Property or any system is free from defects or will remain acceptable to any insurer after the date of the Inspection. The Client further acknowledges that this Schedule forms an integral part of the Agreement and shall be interpreted together with all other applicable provisions of the Agreement.

