

# RESIDENTIAL PROPERTY INSPECTION SERVICES AGREEMENT

## Certified Inspectors, LLC

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### SCHEDULE C

#### WIND MITIGATION INSPECTION

This Schedule is incorporated into and made part of the Residential Property Inspection Services Agreement ("Agreement"). This Schedule applies only if a **Wind Mitigation 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 Wind Mitigation Inspection.

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#### 1. Purpose

The purpose of the Wind Mitigation Inspection is to identify and document visible wind-resistant construction features that may qualify the Property for insurance premium credits under applicable Florida insurance programs. The inspection is intended solely to document observable construction characteristics existing at the time of the Inspection and is not intended to certify the structural integrity of the building or its ability to withstand future wind events.

A Wind Mitigation Inspection is not a General Home Inspection, engineering evaluation, structural certification, code compliance inspection, or guarantee of insurance eligibility.

#### 2. Scope of Inspection

The Wind Mitigation Inspection is performed using the applicable Florida-approved wind mitigation inspection form in effect on the date of the Inspection.

The inspection generally documents visible characteristics including, where applicable:

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- Roof covering type and approximate age.
- Roof geometry.
- Roof deck attachment.
- Roof-to-wall connections.
- Secondary water resistance.
- Roof covering installation information.
- Opening protection.
- Skylight protection.
- Garage door protection.
- Other wind-resistant construction features required by the applicable inspection form.

Only those features that are visible and Readily Accessible at the time of the Inspection will be documented.

### 3. Limited Visual Inspection

The Wind Mitigation Inspection is a limited visual inspection. The Inspector is not required to remove insulation, drywall, soffits, roof coverings, sheathing, finishes, siding, or other building materials to expose concealed structural components.

The Inspector may rely upon visible construction features, approved contractor affidavits, engineering reports, manufacturer documentation, building permits, product approvals, municipal records, or other documentation accepted by the applicable inspection form when direct observation is not reasonably possible. Any reliance upon third-party documentation shall be clearly identified in the inspection report and shall not constitute independent verification by the Inspector.

### 4. Roof-to-Wall Connections

Roof-to-wall connections are documented only where they are visible and Readily Accessible.

Where insulation, spray foam insulation, mechanical equipment, framing configuration, ductwork, stored materials, or other obstructions prevent direct observation, the Inspector is not required to disturb, remove, or damage building materials to obtain access.

When direct observation is not possible, the Inspector may rely upon contractor affidavits, engineering reports, building records, permit documentation, or other evidence acceptable under the applicable inspection requirements. If acceptable documentation is unavailable, the Inspector may report the feature as unverifiable or assign the classification permitted under the applicable inspection form.

### 5. Roof Coverings

The Wind Mitigation Inspection is not intended to determine the condition, remaining useful life, watertight integrity, code compliance, or future performance of the roofing system.

The inspection documents only those characteristics required by the applicable inspection form and should not be interpreted as a Roof Certification or guarantee against future roof leaks or storm damage.

### 6. Opening Protection

The Inspector documents only visible and verifiable opening protection systems.

The Inspector is not required to:

- Remove shutters from storage.
- Install or deploy shutters.
- Operate motorized shutters.
- Remove glazing.
- Verify laboratory testing.
- Determine compliance with current product approval requirements.

- Verify installation behind finished surfaces.

The absence of visible product approval markings or documentation may limit the Inspector's ability to verify opening protection classifications.

## 7. Insurance Credits

The Client acknowledges that the Inspector does not determine insurance premium credits, underwriting classifications, policy eligibility, policy issuance, policy renewal, or policy pricing.

Insurance companies retain sole discretion regarding:

- Acceptance of the inspection.
- Interpretation of inspection findings.
- Premium discounts.
- Underwriting decisions.
- Additional documentation requirements.
- Requests for reinspection.

The Inspector has no authority to require an insurance carrier to recognize any particular mitigation feature or provide any premium credit.

## 8. Inspection Limitations

The Wind Mitigation Inspection is limited to conditions existing and visible on the date of the Inspection.

The Inspector is not required to:

- Perform destructive testing.
- Remove insulation.
- Lift roof coverings.
- Remove finishes.
- Verify concealed fasteners.
- Determine structural calculations.
- Verify engineering design.
- Inspect concealed framing.
- Confirm permit compliance.
- Determine code compliance.
- Predict future storm performance.
- Certify structural adequacy.

Construction methods concealed by finished materials may differ from those that are visible during the Inspection.

## 9. Exclusions

Unless specifically included as a separate Optional Inspection Service, the Wind Mitigation Inspection does not include:

- General Home Inspection.
- Four Point Insurance Inspection.
- Roof Certification.
- Structural Engineering Evaluation.
- Roof Leak Detection.
- Moisture Investigation.
- Infrared Thermal Imaging.
- Drone Roof Inspection.
- Building Code Compliance Inspection.
- Construction Defect Investigation.
- Litigation Support.

- Expert Witness Services.
- Manufacturer Product Verification.
- Permit Research.
- Building Department Record Searches.
- Cost Estimates.
- Remaining Useful Life Analysis.

## 10. Client Acknowledgment

The Client acknowledges that the Wind Mitigation Inspection is a limited visual inspection performed for the purpose of documenting observable wind-resistant construction features in accordance with the applicable Florida wind mitigation inspection form. The inspection is based upon conditions that are visible and Readily Accessible on the date of the Inspection and does not constitute a guarantee of structural performance, code compliance, or eligibility for insurance premium discounts.

The Client further acknowledges that concealed construction details may not be observable without destructive procedures and that the Inspector is not required to perform destructive testing or expose concealed components. Insurance carriers retain sole authority to determine eligibility for premium credits, underwriting classifications, and acceptance of the inspection. The Inspector makes no representation or warranty regarding any underwriting decision or insurance premium reduction.

The Client agrees that this Schedule forms an integral part of the Residential Property Inspection Services Agreement and shall be interpreted together with all other applicable provisions of the Agreement.

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