

# Florida Association of Building Inspectors

## 4-Point Insurance Inspection Report

Client: Casali Inc.	Date: 6/19/2026	Policy #	Type of Home: Single Family
Client Email:	Client Phone:	Number of Stories: 1	Type of Construction: Wood Frame
Address: 2010 Algeria St. NE	City: Palm Bay	Zip Code: 32905	Year Built: 1978

Note: For those Insurance Companies that are not familiar with this form; it was developed by the Florida Association of Building Inspectors (FABI) and has been in use for over 15 years. On page 6 of the Sample form it states: "While their specific form is not required, any other inspection report submitted for consideration must include at least their level of detail to be accepted". This form provides their detail, however; to allow for more information/visibility/clarity, the comment area is posted under each section rather than at the end.

### ROOF:

<i>Primary Roof</i>	<i>Secondary Roof</i> (check if n/a) <input checked="" type="checkbox"/>
Covering Type: Dimensional Shingles	Covering Type:
Estimated Age: Approximately 1 month	Estimated Age:
Date of Last Roof Permit: 2026 (BL26-05200)	Date of Last Roof Permit:
Permit closed: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Permit closed: Yes <input type="checkbox"/> No <input type="checkbox"/>
Condition of Roof: Excellent <input checked="" type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>	Condition of Roof: Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Poor <input type="checkbox"/>
Estimated Remaining Life: See Comments	Estimated Remaining Life:
Visible signs of roof damage: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Including: Cracking, cupping/curling, Excessive granule loss, Exposed asphalt, Exposed felt, Missing/loose/cracked tabs or tiles, Soft spots in decking, or visible hail damage. Please comment below if checked "yes"	Visible signs of roof damage: Yes <input type="checkbox"/> No <input type="checkbox"/> Including: Cracking, cupping/curling, Excessive granule loss, Exposed asphalt, Exposed felt, Missing/loose/cracked tabs or tiles, Soft spots in decking, or visible hail damage. Please comment below if checked "yes"
Visible signs of leaks: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Roof deck? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Interior ceilings? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Visible signs of leaks: Yes <input type="checkbox"/> No <input type="checkbox"/> Roof deck? Yes <input type="checkbox"/> No <input type="checkbox"/> Interior ceilings? Yes <input type="checkbox"/> No <input type="checkbox"/>

Comments: Although the manufacturer may give this roof 30 plus years, the Insurance Industry typically only gives 20 – 25 years. With that, based on the roofs overall condition and date of installation; it is this Inspectors professional opinion that this roof has approximately 20 plus years depending on future environmental conditions.

**PLUMBING:**

Main water supply material: Copper	Waste supply material: PVC	Age of plumbing system: See "Comments"	
Leaks noted: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Age and Location of water heater: 2026, Hall Bathroom	Extent of updates noted: If applicable, see "Comments" below	
Plumbing system is in good working order: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Temperature/Pressure relief valve properly installed: Yes <input type="checkbox"/> No <input type="checkbox"/>	Shutoff valves present: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
	Satisfactory	Unsatisfactory	N/A
Dishwasher	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washing machine	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Water heater	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shower/tubs	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Toilets	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sinks	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Main shut off	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sump pump	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
All other visible	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments: Although most of the supply and waste lines appear to be the original, this residence has just completed a total renovation/update (6-17-26), and with that, PEX was noted under some sink locations and at the tankless water heater, along with all new stainless supply lines, fixtures, toilets and shutoffs.

## HVAC:

Type of heat system: Central Heat	Type of cooling system: Central AC
Age of system: less than 1 year (see "comments)	Age of system: Same
Year updated: 2026	Year updated: Same
Supplemental Heat System: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	HVAC system is in good working order: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
Hazards Present: <input type="checkbox"/> Wood-burning stove or gas fireplace not professionally installed <input type="checkbox"/> Space heater used as primary heat source <input type="checkbox"/> Air handler/condensate line shows signs of blockage, including water damage in surrounding areas.	Approximate date of last service?  New system, installed a week ago.

Comments: Although the unit has a manufacture date of 2025 (see photo section), system was just installed this month (June). No problems noted with this system

**ELECTRICAL:**

Service Amps: 150	Type: Circuit Breakers <input checked="" type="checkbox"/> Fuses <input type="checkbox"/>	Panel Type(s): Square "D"
Wiring Type(s): <input checked="" type="checkbox"/> Copper/Multi-strand AL, Non-Metallic "Romex" <input type="checkbox"/> Single strand AL* <input type="checkbox"/> Cloth sheathed wiring <input checked="" type="checkbox"/> BX, Conduit <input type="checkbox"/> Active knob and tube wiring  *Separate documentation attached of remediation done	Hazards Present: <input type="checkbox"/> Double tapped breakers <input type="checkbox"/> Empty Breaker Slots <input type="checkbox"/> Oversize fusing <input type="checkbox"/> Improper breaker size <input type="checkbox"/> Unprotected/unsafe wiring <input type="checkbox"/> Improper Grounding <input type="checkbox"/> Corrosion <input type="checkbox"/> Loose wiring <input type="checkbox"/> Scorching <input type="checkbox"/> Tripping breakers <input type="checkbox"/> Other	Panel Location(s):  Main/Distribution – Hallway
Estimated Age of System: See "Comments"	Is the electrical system in good working order? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Is amperage sufficient for usage? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

Comments: Although some of the wiring may be the original, the electrical panel, all outlets, switches and fixtures were recently replaced/upgraded (this month, June). See photo in the "Observation" section of this report regarding new panel.

Items identified in the initial inspection conducted this morning (6-19-26) have since been corrected (re-inspection, afternoon of the same day).

Note: The only aluminum wire seen was that of stranded service wire (still used today)

Supporting Photos



Right Front and Side



Left Front and Side



Right Rear and Side



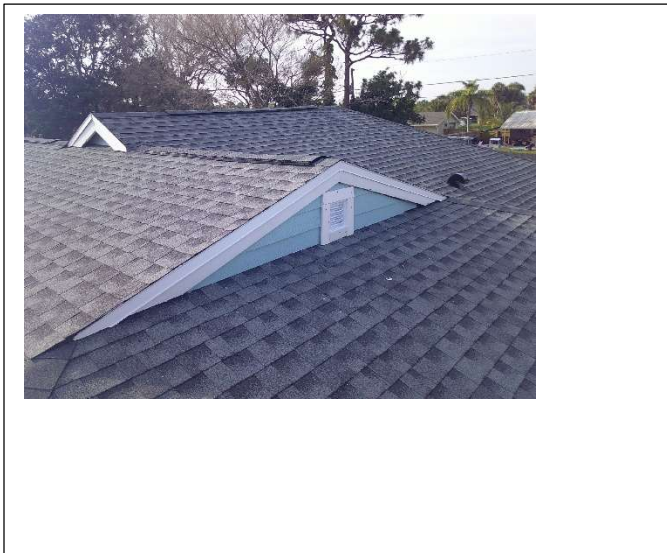
Left Rear and Side



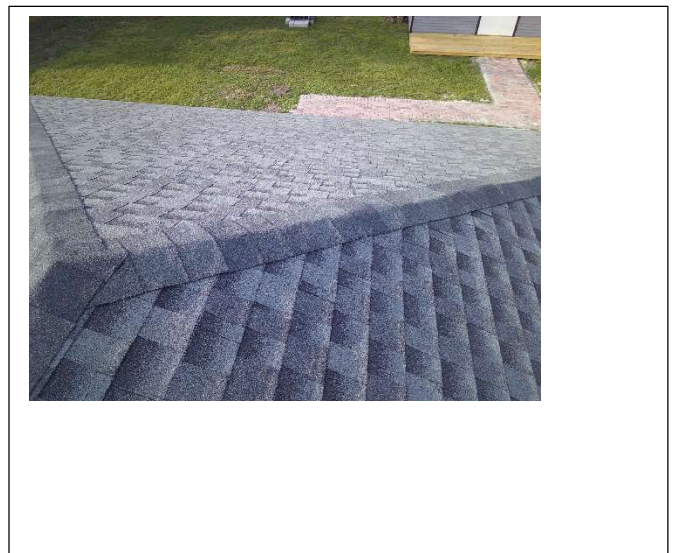
Roof Covering



Roof Covering



Roof Covering



Roof Covering



Plumbing Supply/Waste (Kitchen)



Plumbing Supply/Waste



Plumbing Supply/Waste (Hall Bath)



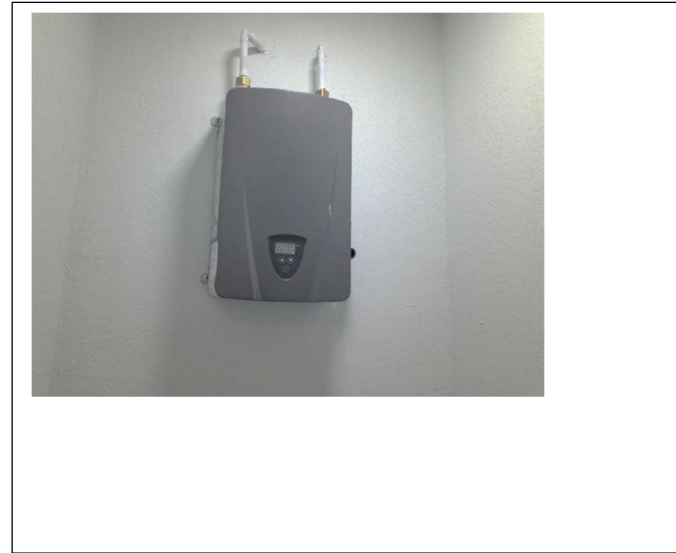
Plumbing Supply/Waste (Master)



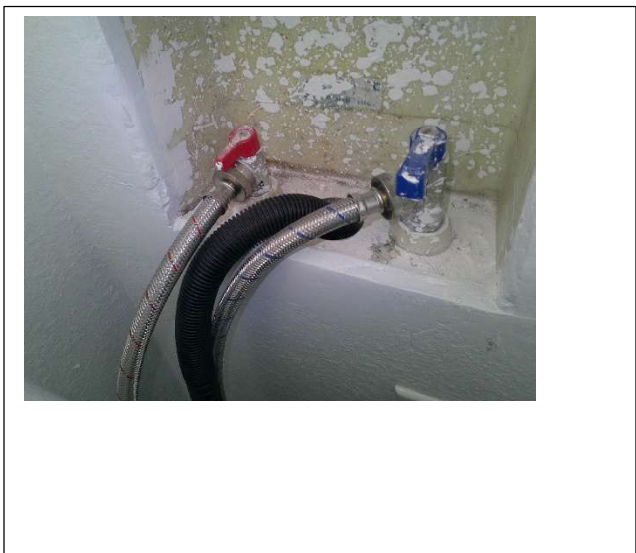
Water Heater



Water Heater Data Plate (2026)

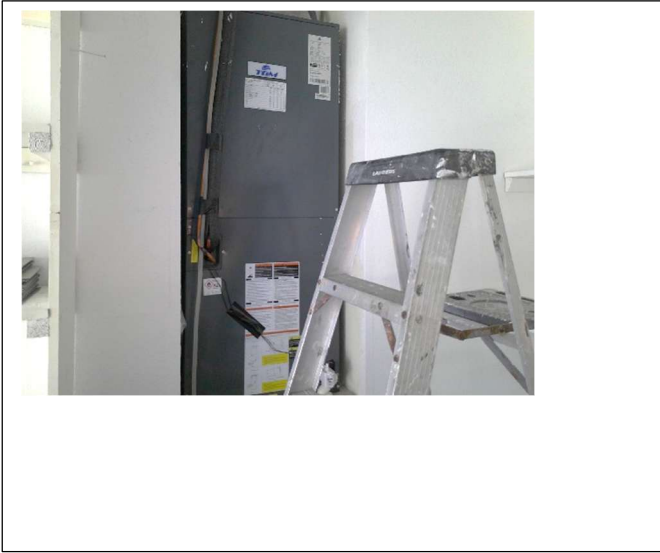


TPR Valve

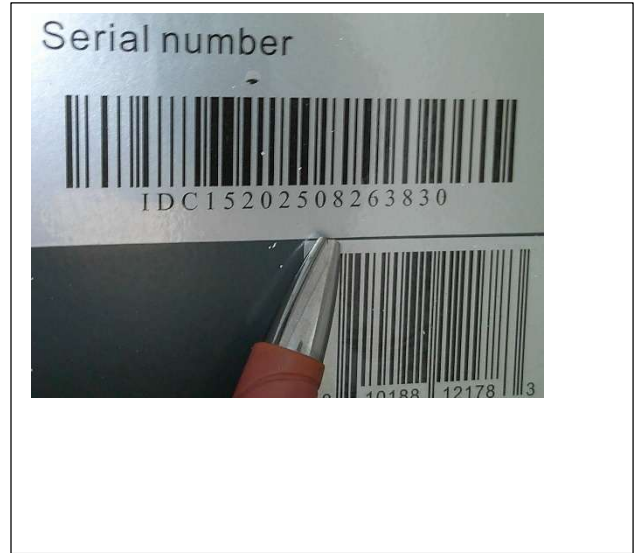


Washer Connections

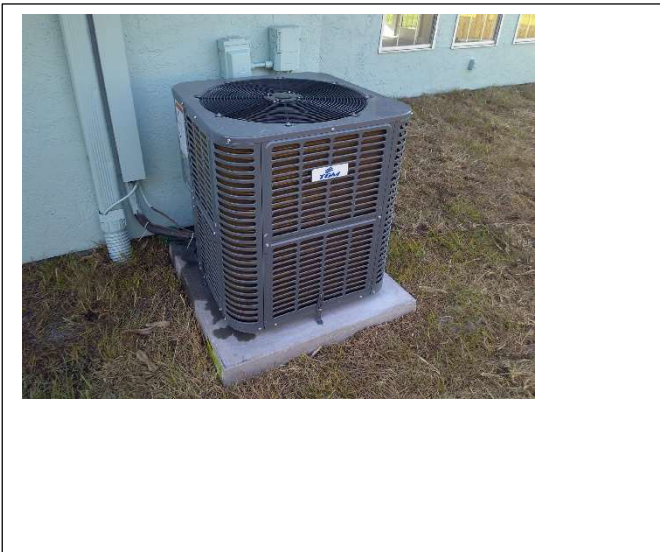
Note: No TP Valve required for this unit, reason for TP Valve statement on page 2 left blank.



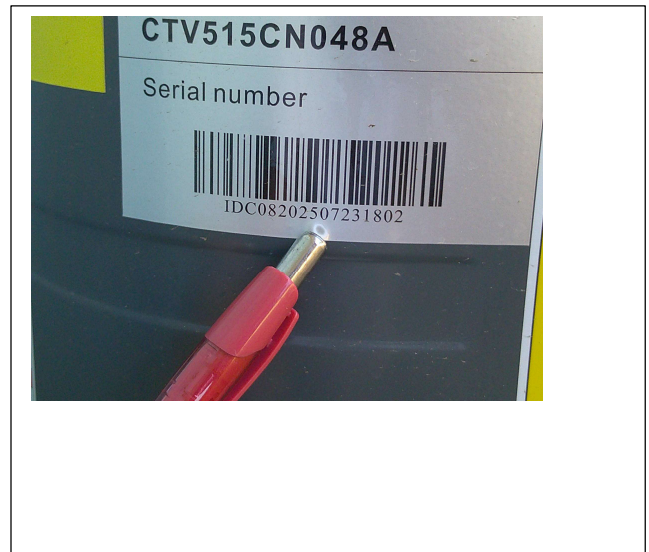
HVAC - Air Handler



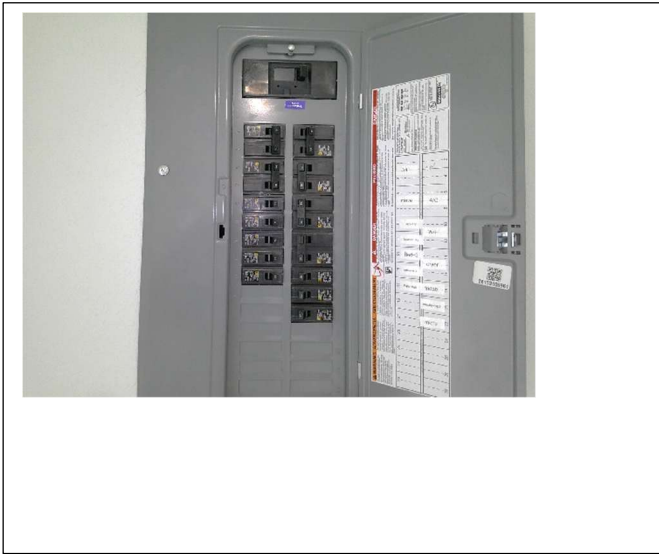
Data Plate (2025)



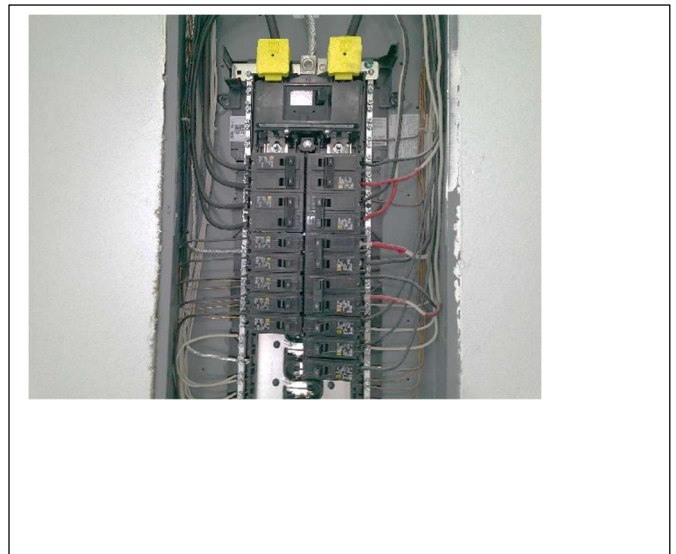
HVAC - Condenser



Data Plate (2025)



Main/Distribution Electrical panel with dead front and door



Electrical panel w/o Cover

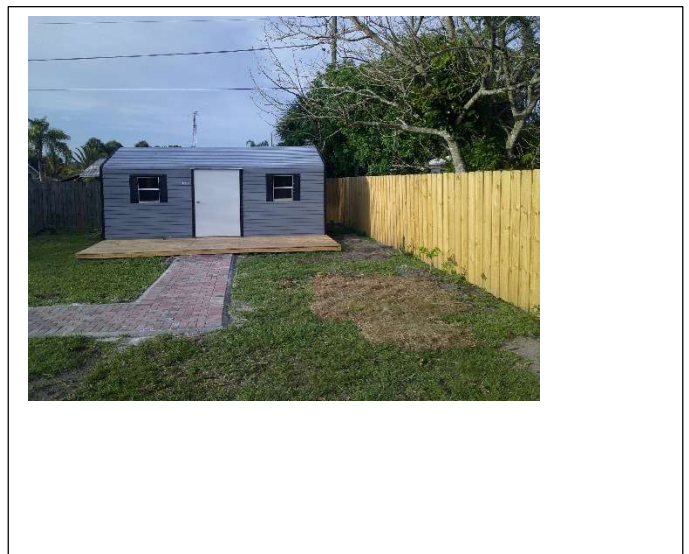
**DEFICINCIES NOTED**

All items identified on the original inspection were corrected, none found as a part of the re-inspection.

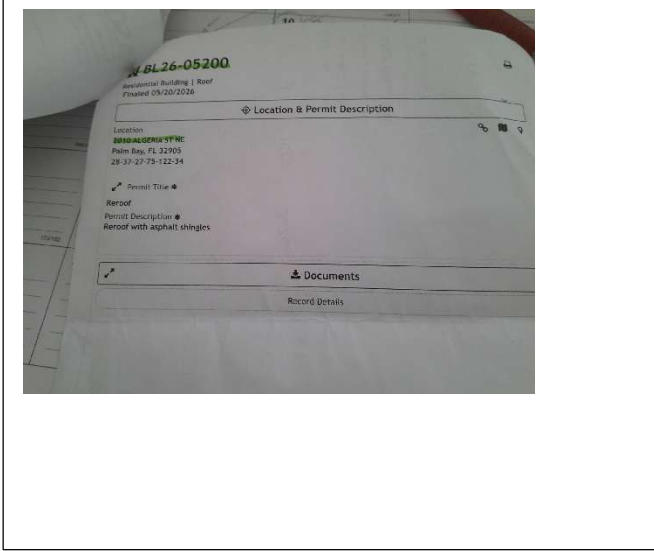
**OBSERVATIONS NOTED**



Address



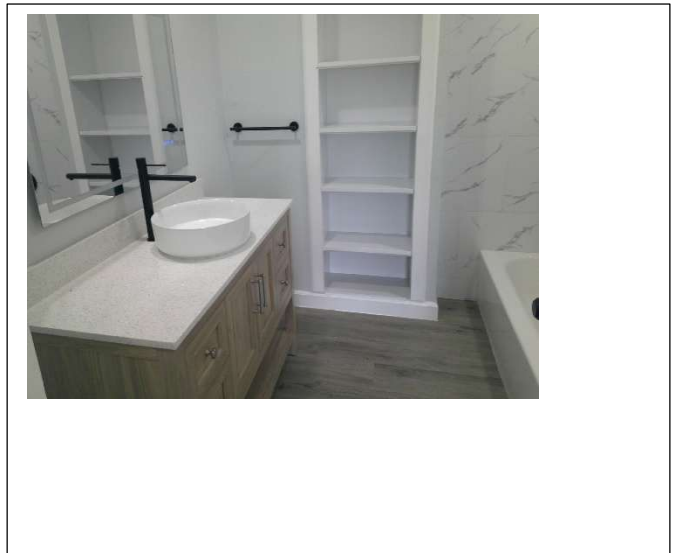
Detached Shed (no access)



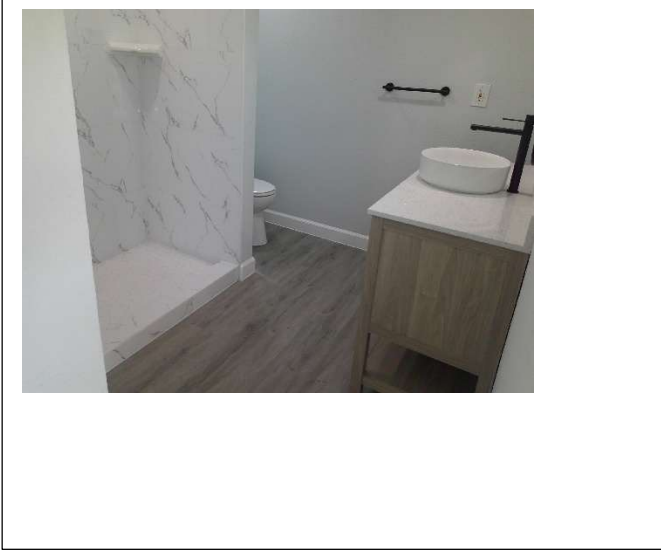
Roof Permit (BL26-05200)



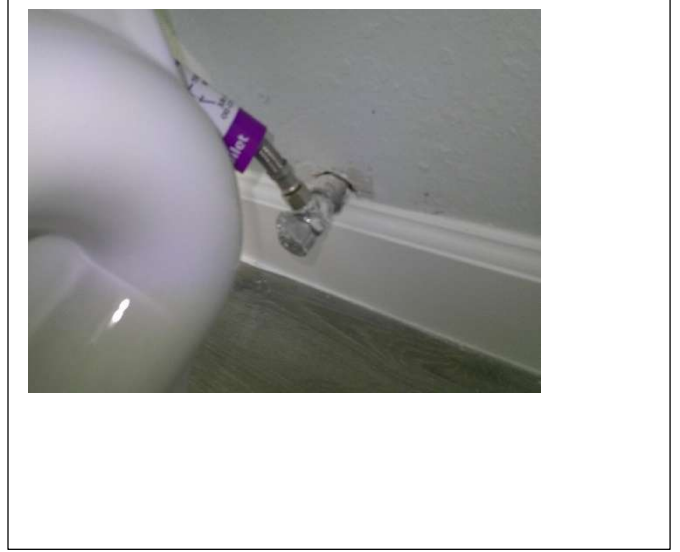
Manufacture Date for the electrical panel (2026)



Kitchen and Hall Bath Remodel



Master Bath Remodel



Toilets - New shutoffs and stainless supply lines

**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.**

**I certify that I, Tom Finnegan, 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 at time of inspection.**

**Qualified Inspector Signature:**  **Date: 6/19/2026**

**Licensed Type: Florida Home Inspector License Number: HI635**

**Contact Information: Integrity Inspection Services - (321) 302-0043  
[intgrtvnspect@aol.com](mailto:intgrtvnspect@aol.com)**