

# INSURANCE INSPECTION GUIDELINES FOR REALTORS AND HOMEBUYERS

	<b>Wind Mitigation Inspections</b>	<b>Four Point Inspections</b>
HOMES BUILT 2002 OR LATER	<ul style="list-style-type: none"> <li>• Generally not needed.</li> <li>• Most Insurance Companies automatically provide premium credits as home is built to 2002 Hurricane Code.</li> <li>• Inspection may provide additional premium credits in certain circumstances.</li> </ul>	Not Required
HOMES BUILT 1995-2002	<ul style="list-style-type: none"> <li>• Inspection recommended and <u>required</u> for premium credits.</li> <li>• Inspection may be beneficial to review prior to contract offer or listing.</li> </ul>	<ul style="list-style-type: none"> <li>• Not required.</li> <li>• Inspection may be beneficial to review prior to contract offer or listing.</li> </ul>
HOMES BUILT BEFORE 1995 BUT LESS THAN 30 YEARS OLD	<ul style="list-style-type: none"> <li>• Inspection recommended and <u>required</u> for premium credits.</li> <li>• Inspection may be beneficial to review prior to contract offer or listing.</li> </ul>	<ul style="list-style-type: none"> <li>• Generally not required.</li> <li>• Beneficial to obtain and review inspection prior to contract offer or listing.</li> </ul>
HOMES 30 YEARS OR OLDER	<ul style="list-style-type: none"> <li>• Inspection recommended and required for premium credits.</li> <li>• Inspection may be beneficial to review prior to contract offer or listing.</li> </ul>	<ul style="list-style-type: none"> <li>• Citizens and most other insurance companies will require .</li> <li>• <u>Very beneficial</u> to obtain and review inspection prior to contract offer or listing as some pre-1995 homes contain plumbing and electrical issues.</li> </ul>
<u>ALL SHORT SALES OR FORECLOSURES</u>	<ul style="list-style-type: none"> <li>• Inspection recommended and required for premium credits.</li> <li>• Inspection may be beneficial to review prior to contract offer or listing.</li> </ul>	<ul style="list-style-type: none"> <li>• Inspection generally required.</li> <li>• Should be obtained and reviewed prior to contract offer or listing.</li> </ul>

*This material is a service of Burke, Bogart & Brownell, Inc., an independent insurance agency in Boca Raton, Fl. Established in 1973 Burke, Bogart & Brownell, Inc. is committed to increasing Public Awareness and Consumer Education in the areas of Insurance and Risk Management.*

*Please call our office at 561-392-8888 or 800-332-9044 for additional information.*

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