



Client Preparation Guide

Four-Point Inspection • Wind Mitigation Inspection

Thank you for scheduling your insurance inspection(s) with MINA Florida Home Inspections. To ensure a smooth, accurate, and efficient visit, please review this guide carefully. Proper preparation helps us complete the inspection thoroughly and provides the best possible documentation for your insurance company.

What Is a Four-Point Inspection?

A Four-Point Inspection is a limited evaluation required by many insurance companies (especially for homes 15–30+ years old). It focuses on four major systems most commonly involved in insurance claims:

- **Roof** – Type, approximate age, condition, visible damage, and remaining useful life
- **Electrical System** – Panel type/brand, wiring material, breakers vs. fuses, and safety concerns
- **Plumbing System** – Pipe materials, water heater age/condition, and visible leaks
- **HVAC** – Age, condition, and functionality of heating and cooling equipment

What Is a Wind Mitigation Inspection?

A Wind Mitigation Inspection evaluates features that help your home resist high winds. The findings are documented on the official Florida form (OIR-B1-1802 Rev. 04/26) and can qualify you for significant insurance discounts. Key items reviewed include:

- **Building Code** – version in force at the time of original permit (FBC 2001/2004, FBC 2007+, or SFBC-94 for HVHZ)
- **Wind Region** – design wind speed category based on ASCE 7-22 (HVHZ, Region 1 ≥ 140 mph, Region 2 130–139 mph, or Region 3 < 130 mph)
- **Roof Slope** – whether the majority of the main roof is $\geq 6:12$ or $< 6:12$
- **Roof Covering** – type, permit date or product approval number, and year of installation
- **Roof Deck Attachment** – how the plywood/OSB is fastened to the trusses (viewed from the attic)
- **Roof-to-Wall Connections** – toenails, clips, single wraps, double wraps, or performance-based connectors (viewed from the attic)
- **Secondary Water Resistance (SWR)** / sealed roof deck – if present
- **Opening Protection** – impact windows/doors, shutters, or garage door bracing
- **FORTIFIED Home®** – Roof, Silver, or Gold certificate (if applicable) can help validate certain features

What Access We Need

To complete both inspections accurately, the inspector must be able to safely and easily reach the following areas. Please prepare these in advance:

Area	What Is Needed
Attic Access	Clear path to the attic hatch/door. Remove boxes, storage, and furniture. Required for roof deck attachment and roof-to-wall connections (Wind Mitigation).
Electrical Panel	Panel must be fully accessible. Inspector will open the cover to photograph the interior, breakers, and wiring. Clear any storage or furniture blocking it.
HVAC Equipment	Clear access to outdoor condenser and indoor air handler/furnace. Data plates (age/model labels) must be visible.
Water Heater & Plumbing	Clear space around the water heater. Access under kitchen and bathroom sinks (remove stored items). Visible pipes and valves should be reachable.
Exterior & Roof	All sides of the home must be accessible. Move vehicles, furniture, or debris blocking views of roof edges, walls, windows, and doors. Unlock gates.
Shutters / Impact Features	If you have removable storm panels or shutters, have them available. Permanent hardware and impact-rated labels on windows/doors should be visible.



How to Create Easy Working Access – Checklist

Please complete these steps before the inspector arrives. This allows us to work efficiently and produce a complete report the same day in most cases.

- ☐ **Clear the attic access completely** – Move boxes, bins, and clothing so the hatch can open fully and the inspector can enter safely.
- ☐ **Unlock and clear the electrical panel** – Remove anything stored in front of or around the panel.
- ☐ **Clear under sinks and around the water heater** – Remove cleaning supplies and stored items so pipes and the heater are visible.
- ☐ **Make HVAC units accessible** – Ensure the outdoor unit and indoor air handler are not blocked.
- ☐ **Unlock gates, side yards, and the garage** – Provide full exterior access to all sides of the home.
- ☐ **Move vehicles and outdoor obstacles** – Keep driveways and walkways clear so the inspector can walk around the entire structure.
- ☐ **Have utilities on** – Power, water, and HVAC should be operational so systems can be observed.
- ☐ **Notify us of any special access issues** – High attic hatches, unusual locations, locked areas, or pets should be mentioned when scheduling.

Helpful Documents to Have Ready (Optional but Recommended)

Having these available can strengthen your report and support insurance discounts:

- Roof replacement permits, invoices, or warranties (especially useful for age verification)
- Impact window/door product approvals, labels, or installation records
- Hurricane shutter documentation or Notice of Acceptance (NOA) numbers
- Any recent electrical, plumbing, or HVAC upgrade invoices/permits

Important Notes

- **You do not need to be on the roof or in the attic yourself** – the inspector handles all access.
- **Someone 18+ should be present** (or arrangements made for key access) so the inspector can enter the home.
- **Pets** should be secured for safety.
- **Restricted access** may result in incomplete findings, which can limit the discounts or documentation your insurance company accepts.

Questions or Special Access Needs?

Please contact MINA Florida Home Inspections before the appointment so we can plan accordingly.

We look forward to serving you!