



Texas Department of Insurance

Property & Casualty Program – Loss Control Regulation, Mail Code 103-9A

333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104

512-322-3435 telephone • 512-305-7425 fax • www.tdi.texas.gov

INSPECTION NUMBER _____

TEXAS

RESIDENTIAL PROPERTY CONDITION EVALUATION REPORT

Voluntary Inspection of Property Condition as Prescribed in Article 5.33B, Texas Insurance Code

INSURED:

NAME: _____

PROPERTY OWNER:

NAME: _____

ADDRESS: _____

, Lot/Block # /# _____

, Addition Name
or Subdivision _____

CITY/COMMUNITY: _____

, TEXAS

ZIP: _____

DAY TIME PHONE: _____

DATE OF INSPECTION: _____

I. GENERAL INFORMATION

TYPE OF DWELLING:

Single

Duplex

Townhouse

Condo

Mobile

Modular

Other (Describe)

AGE OF DWELLING:

Year Built

or approximate age _____

1-10 Years

11-20 Years

21-30 Years

31-40 Years

41-50 Years

Over 50 Years

TYPE OF CONSTRUCTION:

(Comprising 50%)

Frame (wood frame)

Stucco (wood frame)

Brick Veneer (wood frame)

Solid Masonry (load bearing)

Non Combustible (steel frame)

Fire Resistive

ROOF MATERIAL:

Composition Shingle

Built Up Tar and Gravel

Wood Shingle/Shake

Composition over Wood Shingle

Rolled Roofing

Concrete Tile

Clay Tile

Metal

Slate

Number of Roof Overlays _____

Age of Roof _____

FOUNDATION:

Yes

No

Slab

Pier and Beam

Fully Enclosed

Number of Stories _____

Basement

GARAGE:

Attached

Detached

Carport

Number of Cars _____

AREA:

(Heated/Cooled)

Grade Floor _____ sf

2nd _____ sf

3rd _____ sf

Garage _____ sf

Basement _____ sf

Finished Attic (storage) _____ sf

Other structures on premises (Describe) _____

II. CONDITION OF PROPERTY*

CONDITION OF PROPERTY:

1 = Very Good

2 = Good

3 = Average

4 = Poor (Describe)

Exterior _____

Roof _____

Interior _____

Electrical _____

Plumbing, Heating, Cooling _____

Outbuildings and Fences _____

Any unrepaired previous damage Yes No

Good housekeeping

Good maintenance

Business or commercial exposures on premises

Vacancy of the property

Unfenced swimming pools, hot tubs, fish ponds,

other bodies of water, or trampolines

Property accessible to fire equipment

All modifications, additions or repairs made with generally

accepted standards of construction/installation

(Describe all adverse responses)

*See Page 4 for criteria in determining average or better construction.

III. PROTECTION AND HAZARDS

PROTECTION:

| | | | | |
|--|---------------------------------|-------------------------------------|-------------------------------------|---|
| | Yes | No | | |
| Is structure isolated? | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Is structure inaccessible to fire equipment? | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Is property inside city limits? | <input type="checkbox"/> | <input type="checkbox"/> | | |
| Distance to responding fire department (miles) | 0-3 <input type="checkbox"/> | 3-5 <input type="checkbox"/> | Over 5 <input type="checkbox"/> | |
| | | | | Yes No |
| Over paved roads | <input type="checkbox"/> | <input type="checkbox"/> | Over unpaved roads | <input type="checkbox"/> <input type="checkbox"/> |
| Paid fire department | <input type="checkbox"/> | <input type="checkbox"/> | Volunteer fire dept. | <input type="checkbox"/> <input type="checkbox"/> |
| Distance to nearest fire hydrant (feet) | 0-500' <input type="checkbox"/> | 500'-1000' <input type="checkbox"/> | Over 1000' <input type="checkbox"/> | |

| | | | |
|----------------------------|--------------------------|--------------------------|---------------------------------|
| | Yes | No | |
| Automatic Sprinkler System | <input type="checkbox"/> | <input type="checkbox"/> | (Name and Type) _____ |
| Fire/Smoke Detectors | <input type="checkbox"/> | <input type="checkbox"/> | (Number of Detectors) _____ |
| Fire Extinguishers | <input type="checkbox"/> | <input type="checkbox"/> | (Number of Extinguishers) _____ |
| Burglar Alarm | <input type="checkbox"/> | <input type="checkbox"/> | (Name and Type) _____ |
| Deadbolt Locks | <input type="checkbox"/> | <input type="checkbox"/> | |
| Security Lighting | <input type="checkbox"/> | <input type="checkbox"/> | |

HAZARDS

| | | | | | |
|--|--------------------------|--------------------------|-------------------------------|--------------------------|--------------------------|
| | Yes | No | | Yes | No |
| Major cracks in walks or driveways? | <input type="checkbox"/> | <input type="checkbox"/> | Fireplace? | <input type="checkbox"/> | <input type="checkbox"/> |
| Dwelling hidden from view or obscured? | <input type="checkbox"/> | <input type="checkbox"/> | Woodburning stove? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is property built on steep grade or slope? | <input type="checkbox"/> | <input type="checkbox"/> | Space heaters ? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is property vacant or used as seasonal dwelling? | <input type="checkbox"/> | <input type="checkbox"/> | Circuit breakers present? | <input type="checkbox"/> | <input type="checkbox"/> |
| Any business or farming conducted on premises? | <input type="checkbox"/> | <input type="checkbox"/> | Deteriorating steps? | <input type="checkbox"/> | <input type="checkbox"/> |
| Playground, school or park within one block of dwelling? | <input type="checkbox"/> | <input type="checkbox"/> | Trees overhang dwelling ? | <input type="checkbox"/> | <input type="checkbox"/> |
| Any evidence of vandalism? | <input type="checkbox"/> | <input type="checkbox"/> | Is property built over water? | <input type="checkbox"/> | <input type="checkbox"/> |
| Boats, aircraft, golfcarts, go-carts, motorcycles on premises? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| Type of electrical wiring (copper, aluminum, other) | | | | | |

| | | | | | | | | |
|--------------------------------|--------------------------|--------------------------|--------------------|--------------------------|--------------------------|-------------|--------------------------|--------------------------|
| | Yes | No | | Yes | No | | Yes | No |
| Pets or livestock on premises? | <input type="checkbox"/> | <input type="checkbox"/> | Enclosed by fence? | <input type="checkbox"/> | <input type="checkbox"/> | Aggressive? | <input type="checkbox"/> | <input type="checkbox"/> |
| Trampoline? | <input type="checkbox"/> | <input type="checkbox"/> | Enclosed by fence? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| Swimming pool? | <input type="checkbox"/> | <input type="checkbox"/> | Enclosed by fence? | <input type="checkbox"/> | <input type="checkbox"/> | | | |
| Interior water damage? | <input type="checkbox"/> | <input type="checkbox"/> | Repaired? | <input type="checkbox"/> | <input type="checkbox"/> | | | |

DIMENSIONAL SKETCH/DIAGRAM:

INSPECTION NUMBER _____

ATTACH 35 mm color PHOTOGRAPHS (FRONT AND REAR):

SUMMARY):

(State reasons if property does not meet the criteria for average or better condition, be specific on any deficiencies/problems noted.)

I certify that the inspected property does or does not meet the criteria for average or better condition for property insurability under Article 5.33B, Texas Insurance Code as set forth in Section II of this report.

Inspector

I. D. Number

Date

Company/entity represented

Address

***NOTICE: THIS REPORT DOES NOT GUARANTEE OR PRECLUDE YOUR ABILITY TO PURCHASE RESIDENTIAL PROPERTY INSURANCE. PRESENT THIS REPORT AND THE CERTIFICATE OF INSURABILITY, IF ISSUED, TO YOUR INSURANCE AGENT/COMPANY.**

Criteria in Determining Average or Better Condition

Exterior

- Only minor cosmetic foundation related cracks on the slab or above windows or doors
- No major cracks, separations or evidence of shifting or movement in walls, walks and driveway
- No missing window or door panes
- No signs of active termites or unrepaired insect damage
- No accumulation of trash, brush or other debris in yard
- Exposed wood (siding, fascia, soffit, doors, steps, etc.) in good condition with no evidence of significant deterioration or significant peeling of paint
- Pier and beam foundations enclosed under all outside walls
- Additions, modifications or repairs to the exterior made in accordance with generally accepted standards at the time of the construction

Roof

- No roof coverings that are curling or cracking or missing shingles
- No roof coverings that show signs of significant deterioration
- No roofs that have been improperly installed or repaired

Interior

- No visible water damage
- No major cracks or separation in interior walls, flooring and ceiling
- Major appliances in good working condition
- Additions, modifications or repairs to the interior made in accordance with generally accepted standards at the time of the construction

Electrical

- Electrical wiring in good working condition
- No evidence of fuses repeatedly blowing or breakers tripping
- No flickering lights or evidence of overheating wiring
- Additions, modifications or repairs to electrical wiring made in accordance with generally accepted standards applicable at the time of installation

Plumbing, Heating, Cooling Systems

- Plumbing, heating and cooling systems in good working condition
- Free from leaks
- Space heaters and hot water heater properly vented and appropriate distance maintained from walls and furnishings
- Additions, modifications or repairs to plumbing, heating and cooling systems made in accordance with generally accepted standards applicable at the time of installation

Other Conditions

- Outbuildings and fences in good condition
- No business or commercial exposures on premises
- No vacancy of the property
- Property accessible to fire equipment
- No unfenced swimming pools, hot tubs, fish ponds or bodies of water or trampolines