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## **Spend a little on inspection to save a bundle**

**By: Suzi Hosfeld**

Hurricanes Charley, Francis, Jean and Wilma did a lot more than damage property and down trees; they caused a domino effect of higher homeowner insurance rates, and caused some unlucky Neapolitans to lose their insurance all together.

Of those lucky enough to keep their insurance, many are currently receiving letters from their agents notifying them that their older home needs a 4-point inspection just to keep their policy. It's a pretty confusing situation for home and commercial building owners alike.

The effect has been detrimental to both the real estate market and homeowners scrambling to work with insurance rates that in some cases have doubled or tripled in cost.

According to Jerry Triplett, owner of Home Check Systems, Inc., a 4-point inspection covers electrical, plumbing, heating and air-conditioning systems, as well as the roof, mostly for homes built from the 1950s through the 80s. "Homeowners get this notification and they are clueless as to what to do or who to call," stated Triplett.

Help is here for homeowners, commercial business and shopping center owners. Naples' oldest inspection firm, Home Check Systems, Inc. is working with pre-purchase inspection and environmental testing.

Started in 1974, the business is owned and run by Jerry Triplett and Robyn DeVille. Since Hurricane Charlie, they have seen a huge jump in 4-point inspections. "We are a State-Certified General Contractor and State-Licensed Roofing Contractor," states Triplett. "This State-Certified General Contractor license allows us to do all four inspections."

If you have a newer home, you might find that by completing a Florida Building Code Mitigation Verification Affidavit you could receive a substantial savings on your insurance policy. Building codes mandate the use of impact glass or hurricane shutters, and how the roof is secured, but that doesn't always convey back to the insurance companies.

According to Triplett, the insurance companies don't automatically give you credit for anything, it's up to the homeowners to prove the type of hurricane and storm preparedness they have. If you are a savvy homeowner, you might save several thousand dollars in insurance costs. "Almost everyone who has done this inspection has kept their insurance and lowered the cost," added Triplett.

The first step is to call your insurance agent and request a Florida Building Code Mitigation Verification Affidavit. Then you can call Home Check Systems. "We will come out and do an inspection of the property, take photos as required and send the information directly to your insurance company," states Triplett. "We can get on the roof and in the attic, and we verify all code compliant items, such as storm shutters or impact glass," said Triplett.

The cost for either a 4-point inspection or a Mitigation Verification Affidavit is \$150 to \$175 for homeowners. Home Check will also do commercial and condo buildings, where costs will vary.

Home Check Systems primarily does pre-purchase inspections of homes, condos and shopping centers, as well as new home punch-out and construction progress inspections. The company also does environmental testing, including structural analysis, lead paint testing, EPA-certified radon testing and certified mold and mildew testing in Collier and Lee Counties.

For more information call 261-6300 in Naples and 765-5775 in Lee County. Their web site is [www.homechecksistemasinc.com](http://www.homechecksistemasinc.com).

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