

Texas Residential Property Condition Evaluation Report (VIP-2)

Voluntary inspection of property condition as prescribed in Article 2003.101 of the Texas Insurance Code.

Owner Information

Inspection number _____

Insured name _____

Property owner name _____

Address _____

City _____, Texas ZIP _____

Telephone number _____ Date of inspection _____

General Information

Type of dwelling

Single Duplex Townhouse Condo Mobile Modular Other (Describe) _____

Age of dwelling

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

1. Slab Yes No
2. Pier and beam Yes No
3. Fully enclosed Yes No
4. Number of stories Yes No
5. Basement Yes No

Garage

1. Attached Yes No
2. Detached Yes No
3. Carport Yes No
4. Number of cars _____

Area (heated / cooled)

1. Grade floor _____ SF
2. 2nd floor _____ SF
3. 3rd floor _____ SF
4. Garage _____ SF
5. Basement _____ SF
6. Finished attic (storage) _____ SF
7. Other structures on premises (Describe) _____

Condition of property

Condition scale

Very Good	Good	Average	Poor (describe)
1	2	3	4

Exterior _____

Roof _____

Interior _____

Electrical _____

Plumbing, heating, and cooling _____

Outbuildings and fences _____

*See page 6 for criteria in determining average or better construction

1. Any unrepaired previous damage?
 Yes No
2. Good housekeeping?
 Yes No
3. Good maintenance?
 Yes No

4. Business or commercial exposures on premises?
 Yes No
5. Vacancy of the property?
 Yes No
6. Unfenced swimming pools, hot tubs, fishponds, other bodies of water, or trampolines?
 Yes No
7. Property accessible to fire equipment?
 Yes No
8. All modifications, additions or repairs made with generally accepted standards of construction / installation?
 Yes No
9. Describe all adverse responses _____

Protection and hazards

Protection

1. Is structure isolated?
 Yes No
2. Is structure inaccessible to fire equipment?
 Yes No
3. Is property inside city limits?
 Yes No
4. Over paved roads?
 Yes No
5. Over unpaved roads?
 Yes No
6. Paid fire department?
 Yes No
7. Volunteer fire department?
 Yes No
8. Distance to responding fire department (miles)?
 0-3 3-5 Over 5

9. Distance to nearest fire hydrant (feet)?

0-500' 500' – 1000' Over 1000'

10. Automatic sprinkler system?

Yes No Name and type _____

11. Fire / smoke detectors?

Yes No Number of detectors _____

12. Fire extinguishers?

Yes No Number of extinguishers _____

13. Burglar alarm?

Yes No Name and type _____

14. Deadbolt locks?

Yes No

15. Security lighting?

Yes No

Hazards

1. Major cracks in walks or driveways?

Yes No

2. Dwelling hidden from view or obscured?

Yes No

3. Is property built on steep grade or slope?

Yes No

4. Is property vacant or used as seasonal dwelling?

Yes No

5. Any business or farming conducted on premises?

Yes No

6. Playground, school, or park within one block or dwelling?

Yes No

7. Any evidence of vandalism?

Yes No

8. Boats, aircraft, golfcarts, go-carts, motorcycles on premises?

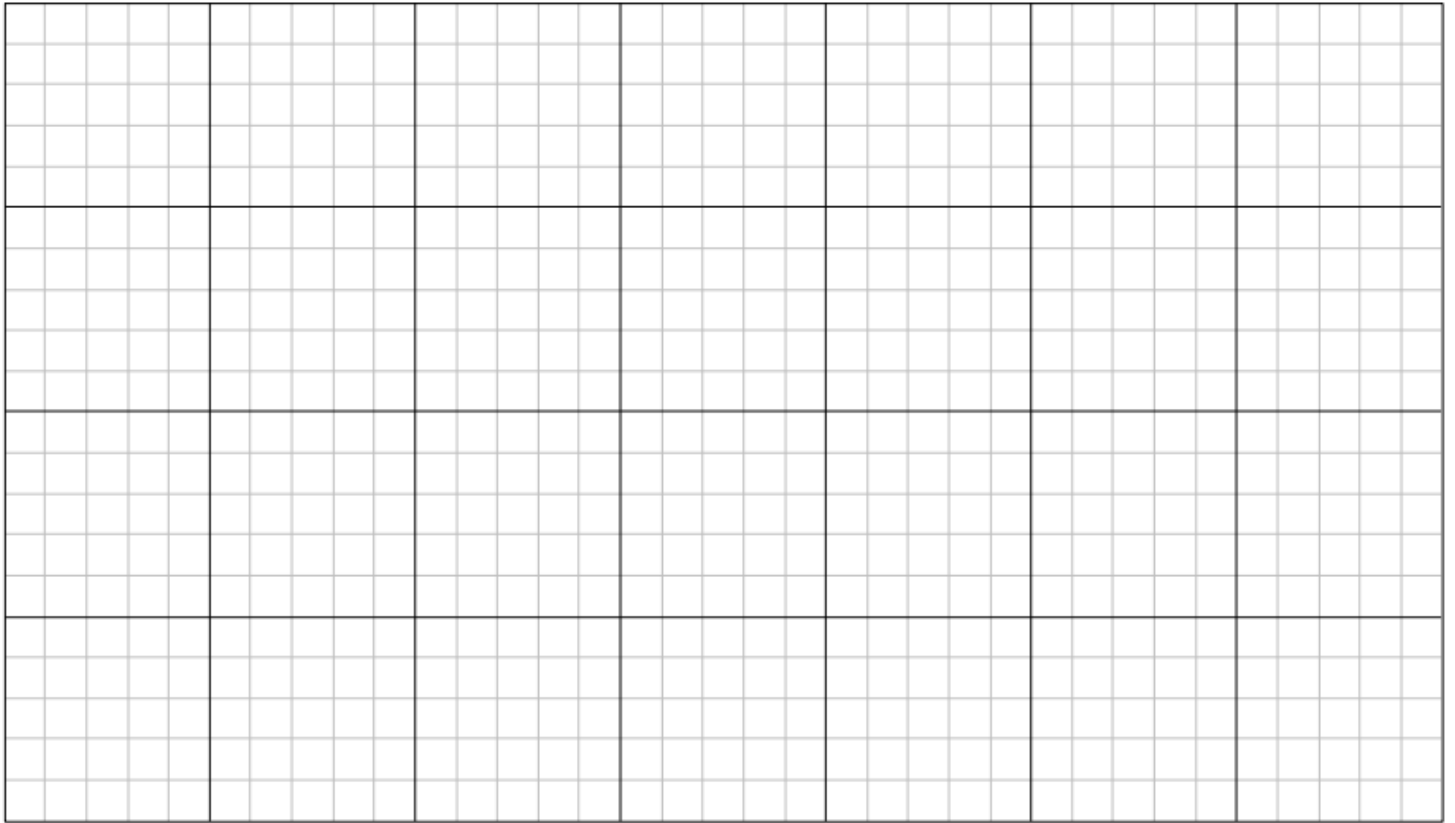
Yes No

9. Type of electrical wiring (copper, aluminum, other)?

Yes No

10. Fireplace?
 Yes No
11. Woodburning stove?
 Yes No
12. Space heaters?
 Yes No
13. Circuit breakers present?
 Yes No
14. Deteriorating steps?
 Yes No
15. Trees overhang dwelling?
 Yes No
16. Is property built over water?
 Yes No
17. Pets or livestock on premises?
 Yes No
- a. Enclosed by fence?
 Yes No
- b. Aggressive?
 Yes No
18. Trampoline?
 Yes No
- a. Enclosed by fence?
 Yes No
19. Swimming pools?
 Yes No
- a. Enclosed by fence?
 Yes No
20. Interior water damage?
 Yes No
- a. Repaired?
 Yes No

Dimensional sketch / diagram of property, issues, or protections and hazards



Attach 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 or problems notes.

Certification

I certify that the inspected property does or does not meet the criteria for average or better condition for property insurability under Article 2003.101, Texas Insurance Code as set forth in section II of this report.

Inspector _____ ID 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 damages.
- 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 heaters 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, fishponds or bodies of water or trampolines.

Questions?

Call the Voluntary Inspection Program at 512-676-6750.

How to submit this form

For Texas Department of Insurance inspections, mail or email the completed form to:

Texas Department of Insurance

Voluntary Inspection Program, PC-INSP

P.O. Box 12030

Austin, TX 78711-2030

Email: VIP@tdi.texas.gov