

PTI Underwriting Updates – 2026

4-Point Inspections

- Underwriting is accepting 4-Point Inspections completed within the last 90 days in lieu of the PTI Home Inspection
- Upload a 4-Point Inspection to Slate and use the “4-Point” tag
- If your client does not have a 4-Point Inspection, they may schedule a home inspection by calling Home Inspection Services at (561) 609-1003

Roof Certification Inspection

- Underwriting is accepting Roof Certification Inspections completed by any authorized licensed inspector, conducted within the last 90 days
- Roof Certification Inspections no longer have to be completed exclusively by Home Inspection Services
- A Roof Certification Inspection is required for shingle roofs that are 15 years or older and metal or tile roofs that are 25 years or older

Homes Built in the Last 10 Years

- The inspection requirement will be automatically waived for homes built within the last 10 years that have tile or metal roofs

Roof Permit Documentation

- Underwriting will validate roof ages with issued permits, a final roof permit is no longer required

Risks with No Prior Insurance or Force Placed Insurance

- Homes with no prior insurance or force placed insurance can be submitted for review
- A home inspection completed by Home Inspection Services is required prior to binding
- The pre-bind inspection is free
- Should your client want to proceed with scheduling the pre-bind inspection, they may contact Home Inspections Services directly to schedule at (561) 609-1003 and reference their quote number
- Once complete, the inspection will be uploaded to Slate and Underwriting will be notified it is attached for review

High Value Homes

- The Coverage A review threshold has increased to \$1.75 million for HO-3 policies
- At \$1.75 million in Coverage A, Slate will automatically select an All Other Peril Deductible of \$15,000 and a 5% Hurricane Deductible

Unpermitted Alterations

- Homes with unpermitted alterations may be submitted
- All unpermitted alterations or additions should have been completed professionally, and the home must have less than 3 kitchens



Mailing Address:

Agency Underwriting:

Claims:

Home Inspection Services:

Agency Support:

Slate Policy System:

18 People's Trust Way • Deerfield Beach, FL 33441

(561) 609-1001

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