

PTI Underwriting Updates – August 2026

4-Point Inspections

- Underwriting is accepting 4-Point Inspections completed within the last 12 months 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 Age Guidelines

- Additional documentation is required for shingle roofs that are 15 years or older and metal or tile roofs that are 25 years or older
- Underwriting is accepting:
 - 4-Point Inspections completed within the last 12 months
 - Roof Certification Inspections completed by any authorized licensed inspector
- PTI no longer requires a Roof Certification to be completed exclusively by Home Inspection Services

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

- A property with no prior insurance or force placed insurance may be accepted with a Pre-Bind Inspection completed by Home Inspection Services. Schedule the inspection by calling (561) 609-1003 and provide the quote number
- Alternatively, if your client would like to bind coverage immediately, call Agency Underwriting at (561) 609-1001 to request coverage be bound with water coverage excluded. Once an acceptable PTI Home Inspection is received, underwriting will advise whether water coverage may be available.
- A 4-Point Inspection does not waive the inspection requirement for risks with no prior insurance or force placed insurance

High Value Homes

- The Coverage A review threshold has increased to \$2.0 million for HO-3 policies
- The Coverage A review threshold remains \$1.25 million for Basic Choice policies

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



People's Trust
Insurance Company

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

(561) 609-1002

(561) 609-1003

(561) 235-7004

pti.slateinsure.com