PURE HOME SPOTLIGHT™

PRODUCED 03 SEPT 2020

1234 Ridge Drive, El Dorado Hills, CA 95762

The PURE Home Spotlight™ includes information on risk characteristics, loss history, home improvements and insurability for the address listed above. The report is intended to better inform PURE Members on homes they intend to purchase.*

RISK CHARACTERISTICS

FIRE	WILDFIRE
LOW	**LOW**
FLOOD	EARTHQUAKE
LOW	**HIGH**

Based on the typical risks for this geography , data on the following threats are included in this report.

LOSS HISTORY

CLAIMS FILED

YES

Many home insurance companies ontribute insurance claims for history to a shared database. The above indicates if a property insurance claim was filed within the past 5 years.

HOME IMPROVEMENTS

PERMITS	TOTAL VALUE
6	**$235,491**

Local municipalities require permits to be filed for home improvement projects. Above is a summary of the publically filled permits on the property.

INSURABILITY RATING

YOUR RATING

MEDIUM

While this is not a guarantee of insurance, below is the likelihood that PURE would insure this property.

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Risk Characteristics

The following information highlights common risk characteristics and provides additional insights into why they are relevant to this property.

FIRE

PROTECTION CLASS

CLASS 3

DRIVE DISTANCE

LESS THAN 1 MILE

LOCAL FIRE STATION

EL DORADO HILLS CENTRAL STATION

A protection class of 3 indicates that the home has a fire hydrant within 1,000 feet and a fire station within 5 miles. This home has reasonable fire protection and a sufficient water supply but it is still recommended to have an active central station fire alarm in the home.

FLOOD

FLOODZONE

ZONE X

PANEL DATE

9/26/2006

PROPERTY ELEVATION

1,130 FEET

BASE FLOOD ELEVATION

490 FEET

FEMA ESTIMATED WATER DEPTH

640 FEET

DISTANCE TO COAST

>5 MILES

An X flood zone is a lower risk flood area where flood insurance is not required by a mortgage or insurance company. This is sually described as an area with a 1 in 500 chance of a flood occurring in a given year, consider discussing flood insurance options with your independent insurance broker. Homes with larger values are higher elevated and require a larger flood to be affected. Homes over 5 miles from the coast are better protected from windstorms.

WILDFIRE

WILDFIRE SEVERITY RATING

MODERATE

DISTANCE TO WILDLANDS

2,622 FEET

A home with a Moderate severity rating and greater than 2,500 feet from the wildlands has a low risk exposure to wildfire. While this location is not considered an extreme risk, caution is always recommended. Learn how you can better protect your home with PURE's Wildfire Protection Advice. It is recommended that you discuss with your broker.

EARTHQUAKE

MODIFIED MERCALLI INTENSITY (MMI)

7.3

SOUL TYPE

ROCK

SOIL GRADE

1.00 - 1.25

YEAR BUILT

2005

Areas with an MMI value of 7.00 to 9.79 are expected to experience earthquakes that cause notable damage. Masonry aspects of the home (e.g., chimneys, rock walls, columns) may fall, smaller or poorly built structures may experience damage and heavy furniture is likely to be overturned. Additional information can be found on the U.S. Geological Survey (USGS) website (see link). This soil type doesn't elevate earthquake risk because the ground isn't expected to shift substantially. Lastly, homes built in 1997 or later are built to updated earthquake building codes.

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Loss History

Many home insurance companies contribute claims history to a shared database that tracks losses. The below summarizes filed insurance claims related to this property in the past five years.

YES

FILED CLAIMS IN THE LAST 5 YEARS

1 CLAIM

1 filed claim found on this property in the past 5 years. You may want to consider asking the home seller for full disclosure on prior losses.

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Home Improvements

State and city laws often require permits to be filed for major home improvement projects.
Below is a summary of the permits filed for this property.

GASLINE WORK

12/13/2016
PERMIT ID: **108977**
VALUATION: **$1,195**

DESCRIPTION:
Extend existing gasline to the grill.

HOME ADDITION

01/23/2014
PERMIT ID: **1006098**
VALUATION: **$223,000**

DESCRIPTION:
Third floor addition and interior renovation as per plans.

ELECTRICAL WORK

04/16/2013
PERMIT ID: **1004861**
VALUATION: **$6,200**

DESCRIPTION:
Rewire entire home.

ELECTRICAL WORK

04/10/2013
PERMIT ID: **1004854**
VALUATION: **$1,000**

DESCRIPTION:
Extend existing gasline to the grill.

FENCING

05/03/2008
PERMIT ID: **1002682**
VALUATION: **$2,096**

DESCRIPTION:
Replace existing pool barrier; 5 aluminum fence and install additional 15ft to complete enclosed space.

AIR CONDITIONING

03/29/2006
PERMIT ID: **104689**
VALUATION: **$2,000**

DESCRIPTION:
Third floor addition and interior renovation as per plans.

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Insurability Rating

The below indicates the likelihood that PURE would insure this property, based on available data.

A High rating also indicates that you likely have more options to insure the property and doing so may come at a lower cost relative to a Low rating. A final decision on insurance eligibility with PURE and a quoted premium is dependent on additional criteria

LOW	MEDIUM	HIGH
DESCRIPTION: Indicates that the home has at least one major risk concern and would likely not qualify for coverage with PURE, however, an underwriter must be contacted to make a final insurance eligibility decision.	YOUR INSURABILITY RATING IS **MEDIUM** **DESCRIPTION:** Indicates that the home has moderate risk characteristics and may qualify for coverage with PURE pending a more detailed review on the value of the home, how it will be used, building characteristics, expanded peril criteria, and other factors.	**DESCRIPTION:** Indicates that the home has favorable risk characteristics and would likely qualify for coverage with PURE.

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