



PRODUCED 03/09/2020

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

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

-  Wildfire
-  Flood
-  Fire
-  Earthquake

Loss History

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

- YES
- NO

Home Improvements

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

- 6
Permits
- \$235,491
In Total Value

Insurability Rating

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

- HIGH
- MED
- LOW

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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. The colors green, orange and (or) red indicate whether the risk is considered favorable, moderate or major.

RISK	STATISTICS			RELEVANCE
	NAME	DATA	DESCRIPTION	
Fire	Protection Class	3	1 (best) to 10 (worst) scale for fire protection based the ability of your local fire department to respond adequately to a fire. Water sources, responding fire department proximity and staffing are taken into consideration	<ul style="list-style-type: none"> ● 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.
	Closest Fire Station	El Dorado Hills Fire Department	Name of the closest fire station to the home	
	Drive Distance	Less than 1 mile	Distance it would take to travel from the nearest fire station to the home	
Flood	Flood Zone	X	Flood zone as determined by FEMA's assessment of geographic zones	<ul style="list-style-type: none"> ● An X flood zone is a lower risk flood area where flood insurance is not required by a mortgage or insurance company. While X zones have lower flood hazard, usually 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. FEMA Estimated Water Depth values greater than 0 indicate that the elevation of the home is higher than that of the FEMA flood plain, making it better protected from flooding. 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.
	Panel Date	9/26/2008	Date when FEMA last analyzed this geographic zone	
	Property Elevation	1,130 feet	The elevation for this specific property in feet above sea level	
	Base Flood Elevation	490 feet	The estimated elevation of the water's surface, in feet above sea level, when at the 100-year flood level. A 100-year flood is a flood event that has a 1 in 100 probability of being equaled or exceeded in a given year	
	FEMA Estimated Water Depth	640 feet	The difference between the property elevation and the base flood elevation	
	Distance to Coast	> 5 miles	Property distance relative to coastline	
Wildfire	Wildfire Severity Rating	Moderate	A scale (Low to Extreme) of the home's wildfire risk based on the surrounding vegetation, humidity, precipitation, wind, temperature, location and slope	<ul style="list-style-type: none"> ● 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.
	Distance to Wildlands	2,622 feet	The distance to the nearest large area of brush	

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RISK	STATISTICS			RELEVANCE
	NAME	DATA	DESCRIPTION	
Earthquake	Modified Mercalli Intensity (MMI)	7.3	The Modified Mercalli Intensity (MMI) scale estimates the intensity of an earthquake from 1 (low) to 12 (high). It takes into account the expected magnitude, distance to fault line and ground surface. https://earthquake.usgs.gov/learn/topics/mercalli.php	<ul style="list-style-type: none"> 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.
	Soil Type	Rock	The description of the local soil type.	
	Soil Grade	1.00 – 1.25	This scale assesses the risk of the stability of the soil. Values closer to 4 indicate a higher risk due to looser soil while values closer to 1 have more compact soil and lower risk.	
	Year Built	2005	The year the home was built.	

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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 insurance claims were found for this property No, filed insurance claims were not found for this property

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

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.

DATE	TYPE & PERMIT ID	DESCRIPTION	VALUATION
12/13/2016	Gas Lines Work ID: 108977	Extend existing gas line to the grill	\$1,195
01/23/2014	Home Addition ID: 1006098	Third floor addition and interior renovation as per plans	\$223,000
04/16/2013	Electrical Work ID: 1004861	Replace drywall (1600SF). Electrical on separate permit # 1004854 - All work same as existing	\$6,200
04/10/2013	Electrical Work ID: 1004854	Rewire entire home	\$1,000
05/03/2008	Fence – pool barrier ID: 1002682	Replace existing 5 aluminum fence and install additional 15ft to complete enclosed space	\$2,096
03/29/2006	Air Conditioning ID: 104684	Change out air conditioning system, 6x14 cbs	\$2,000

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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

RATING	DESCRIPTION
HIGH	Indicates that the home has favorable risk characteristics and would likely qualify for coverage with PURE.
MEDIUM	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.
LOW	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.

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