



# Earthquake Risk Report for: 93 Bovet Rd, San Mateo, CA 94402

## Earthquake Risk

**HIGH**

(source: USGS)



### Insurance Exceptions

Due to California's high risk of earthquakes, most insurers will not cover earthquake damage under standard homeowners insurance policies. We recommend you purchase earthquake insurance for your home, if you don't already have it. You can learn more and get a quote from the California Earthquake Authority:

<https://www.earthquakeauthority.com/>

### Liquefaction zone: No

You are not in a liquefaction zone. These are unstable developments made from landfill, where the ground will behave like a liquid during a major earthquake.

### Year your home was built: 1986

In 1981, California passed stricter construction codes that made homes significantly more resilient to earthquakes. Your home was built recently enough to benefit from these codes.

### Our Recommendation

Since you're in a high risk zone, we recommend you pin large furniture to your walls to lower the risk of items falling and breaking during a quake. The Red Cross offers a comprehensive list of preparedness tips: <http://www.redcross.org/get-help/prepare-for-emergencies/types-of-emergencies/earthquake#Before>



# Flood Risk Report for: 93 Bovet Rd, San Mateo, CA 94402

## Flood Risk

**LOW**

(source: FEMA)



### Insurance Exceptions

While some water damage is covered by standard homeowners insurance, damaged caused by flooding generally is not covered.

### Our Recommendation

You are in a low risk area, and are not required to buy flood insurance. However, according to FEMA, approximately 1/5<sup>th</sup> of flood insurance claims come from low-risk areas.

We don't necessarily recommend purchasing a flood insurance policy, but if you're looking to be extra cautious, you can ask your insurance agent about a flood policy or find a flood insurance agent from FEMA: <https://www.fema.gov/national-flood-insurance-program>



# Wildfire Risk Report for: 93 Bovet Rd, San Mateo, CA 94402

## Wildfire Risk

**LOW**

(source: CAL FIRE)



### Insurance Exceptions

Wildfire damage is typically covered by standard homeowners insurance, so you don't need an extra policy. Fire often results in a total loss, however, so it's important that your coverage limits are correct. In order to remain properly insured, you should update your homeowners policy coverage limits every 2-5 years.

### Our recommendation

In order to prevent a loss in the first place, we recommend practicing loss prevention techniques such as keeping your gutters cleared, fire-safe landscaping, and hardening your home. Find a full list of prevention techniques at CAL FIRE:

[http://calfire.ca.gov/communications/communications\\_firesafety](http://calfire.ca.gov/communications/communications_firesafety)

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