



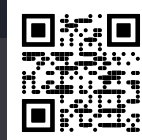
PROPERTY GUARDIAN

A Green Shield Company

Wildfire Risk Insights Report

Your Blueprint for Wildfire Defense

Report Date: 04-25-2025
Address: 4115 Calle Isabella, San Clemente, CA 92672





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Thank you for choosing Property Guardian from **Green Shield Risk Solutions** to enhance your home's wildfire resiliency.

Wildfires are now a year-round challenge, intensified by ever warmer temperatures, stronger winds, and lower humidity. Our deep understanding of these and other critical factors on wildfire performance provides you with unmatched insight into its behavior. This tailored report offers a detailed analysis of your property's exposure, along with steps for reducing your risk level.

More specifically, your report highlights your home's unique wildfire risk, how quickly a fire might reach it, and the direction it's likely to approach from. It's designed to help you better understand the conditions driving potential outcomes and how to proactively prepare to improve those outcomes. In that vein, you will find practical loss prevention suggestions and year-round best practices to consider for protecting your home.

If you have questions about your report or need further assistance managing your wildfire exposure you can reach us at:

Web: www.propertyguardian.com

Email: guardiansupport@greenshieldrisk.com



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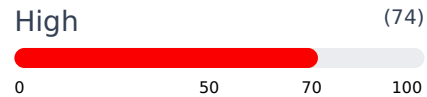
Structure Risk

Assesses the contribution of the structure to the overall risk and includes the roof condition, roof materials, roof debris and and tree overhang.



Parcel Risk

Assesses the contribution of the parcel to the overall risk and includes the tree density, building density, slope and position on slope.



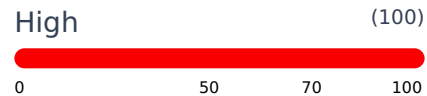
Community Risk

Assesses the contribution of the community to the overall risk including the structure density, ember impact potential, protection class and accessibility.



Region Risk

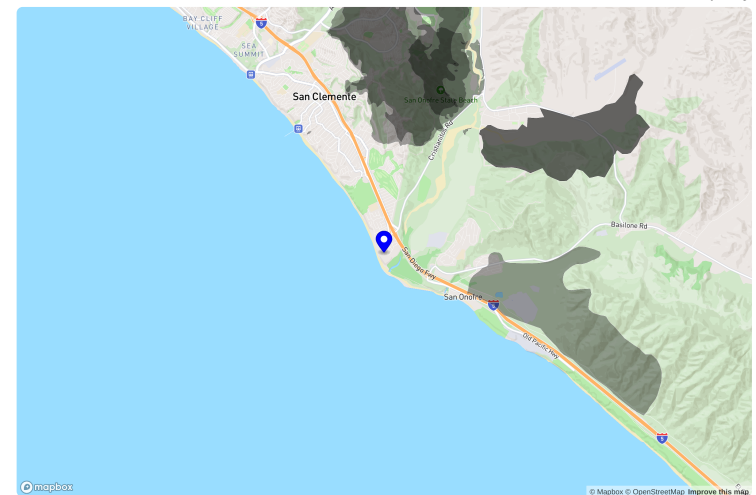
Assess the contribution of the region to the overall risk and includes the fire recurrence, presence of katabatic winds and the days of the year with snow.



Defensible Space. Imagery as of Apr 15, 2023



Historical Wildfires within 5-miles of the Property



Score Definitions and Usage Guidelines

	Structure Score The Structure Score evaluates the building’s vulnerability to wildfire, considering factors like roof materials, roof type, tree overhang and any roof debris present at the time the image was taken.	How to use: This score can be used to assess specific features of the roof of the structure that may require replacement, repair or mitigation efforts.
	Parcel Score The Parcel Score considers the immediate surroundings of the property, including defensible space within 100 feet, other buildings within 100 feet, and the slope/position on slope of the property.	How to use: Focus on improving defensible space and managing vegetation within 100 feet of your home to lower this score.
	Community Score The Community Score reflects the wildfire resilience of the broader neighborhood or community, incorporating road access, emergency response availability, and ember fallout potential.	How to use: Engage with community efforts such as neighborhood clean-ups or fire-wise programs to collectively reduce wildfire risk.
	Regional Score The Regional Score evaluates the wildfire hazard across a larger geographical area, accounting for regular, regional wind drivers, historical wildfire activity and frequency of snowfall on the ground.	How to use: Use this score to understand the frequency and severity of wildfire activity in your area, as well as influences such as wind drivers and the season length.

Mitigation Recommendations

**4115 Calle Isabella,
San Clemente, CA 92672**

Note: The following recommendations were automatically generated based on the structure, parcel and community risk characteristics of the overall assessment. These may not all be applicable for the property. For a bespoke set of mitigation recommendations and our experts' assessment, we recommend ordering an In-Depth Virtual Assessment.

No automated mitigation recommendations were generated for this property

Additional Best Practices

Insurance Institute for Business & Home Safety (IBHS) Essential Recommendations

Wildfire mitigation requires ongoing maintenance to keep your home protected and insurable. Regular upkeep is important as insurers may update requirements over time. To learn more, review the full IBHS program checklist.

Action	Description
Create and maintain the 5-foot buffer	The 5-foot area immediately around the home must have only hardscape or bare soil. All vegetation, including tree branches that overhang this area, must be removed to ensure it's completely noncombustible.
Ensure roof is Class A fire-rated	Roof must be Class A fire-resistant rated; most roof covers are, like asphalt shingles, masonry tiles that include bird stops, and metal.
Choose noncombustible gutter and downspouts	Gutters and downspouts must be made from a noncombustible material such as metal.
Clean roofs, gutters, and downspouts of debris	The roof, gutters, and downspouts must be cleaned regularly to prevent accumulation of debris such as leaves and pine needles.
Install ember-resistant vents	Vents must be either ember- and fire-resistant or covered (inside or outside) with 1/8-inch or finer metal mesh.
Ensure a 6-inch ground clearance for exterior walls	There must be a minimum of 6 vertical inches (measured from the ground up) of noncombustible material at the base of exterior walls.
Clear and maintain decks and covered porches	Top deck surfaces must be kept clear of debris and combustible materials. Underneath deck and stairs should be kept clear of vegetation or any storage items; decks less than 4 feet high must be enclosed.
Maintain defensible space	The remainder of the property beyond the home ignition zone must be maintained by removing yard debris and dead vegetation and pruning trees and bushes.
Remove combustible fencing within 5 ft of home	There must be no combustible fencing within 5 feet of the home, including where fences attach to the home.
Keep accessory structures compliant	Within 30 feet of the home, there must be no more than 3 accessory structures like sheds, playsets, gazebos, and ADUs. Each must meet the same requirements as the home.

Additional Wildfire Services

The Property Guardian wildfire team offers additional assessments. These options include:

In-Depth Virtual Assessment

This report type captures all the essential elements of the report you've just reviewed but with a level of expert analysis that's even deeper. In this case, the report features more technical insight including highly tailored commentary from a member of our in-house National Fire Protection Agency (NFPA) certified wildfire team. This commentary includes additional, tailored guidance on recommendations to consider to further reduce exposure, written in a straightforward manner to simplify implementation.

In-Depth On-Site Assessment

The centerpiece of this assessment is a physical visit to your home and comprehensive documentation of the unique conditions present. The scope includes an assessment of the structure(s) and the surrounding landscape. The report summarizing this holistic analysis meets NFPA standards and includes detailed loss prevention guidance written in a manner to help simplify implementation.



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