



HOA RISKAUDIT PRO

CONFIDENTIAL RISK ASSESSMENT

Property Risk & Insurance Readiness Report

Sunset Ridge HOA

1600 Amphitheatre Parkway, Mountain View, CA 94043

48 units

REPORT DATE

May 26, 2026

REPORT ID

RPT-1779799071626-0457E779

PREPARED FOR

John Smith

PREPARED BY

John Smith

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SECTION 01

Executive Summary

This report evaluates the insurance-readiness posture of **Sunset Ridge HOA** as of May 26, 2026. Findings, climate exposure, and resolved items are consolidated to support the upcoming policy renewal conversation with your broker.



Insurance Readiness Grade

COMPOSITE AUDIT SCORE

Composite score combining inspection findings, severity-weighted issue load, resolution velocity, and climate exposure index. A grade of **A** reflects the property's current standing for underwriting review.

0

TOTAL FINDINGS

0

CRITICAL

0

HIGH

0

RESOLVED

TOP PRIORITIES BEFORE RENEWAL

1. Maintain clear defensible space around structures
2. Review flood insurance annually
3. Continue current inspection cadence and maintain records

POLICY RENEWAL

August 15, 2026

Sunset Ridge HOA

81

DAYS REMAINING

SECTION 02

Property & Stakeholder Overview

Core property data, contact information for the responsible manager, and the insurance posture used as the basis for this assessment.

Property Details

Association Name	Sunset Ridge HOA
Street Address	1600 Amphitheatre Parkway, Mountain View, CA 94043
City / State	—
Unit Count	48 units

Property Manager

Name	John Smith
Email	john@sunsetridge.com

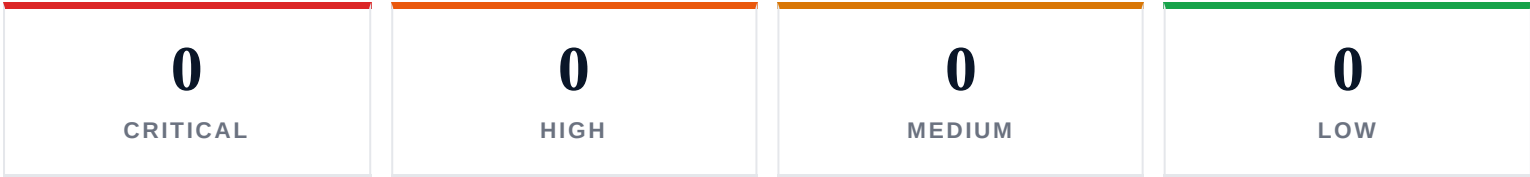
Current Insurance Posture

Renewal Date	August 15, 2026
Current Annual Premium	Not provided
Days Until Renewal	81 days

SECTION 03

Audit Findings — Summary

Inspection findings are weighted by severity to compute the composite readiness score. Resolution rate is tracked across the active audit cycle.



SEVERITY DISTRIBUTION

No findings recorded for this audit cycle.

SECTION 04

Documented Open Findings

The following items are open inspection findings filed during the current audit cycle, ordered by severity. Each entry includes the on-site evidence, an underwriter-facing description, and the recommended remediation action.

No open critical or high-severity findings at the time of this report. The property is operating within normal inspection thresholds.

SECTION 05

Climate & Catastrophe Exposure

Climate exposure scores are aggregated from FEMA flood mapping, NOAA storm history, and wildfire hazard data for the property's geocoded location. Each score is normalized to a 0–100 scale where higher values indicate greater exposure.

OVERALL CLIMATE RISK LEVEL

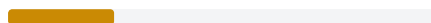
LOW

29

/ 100 RISK INDEX

FLOOD

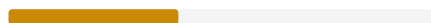
25



FEMA ZONE: **ZONE X**

STORM

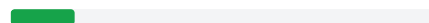
40



NOAA SEVERE WEATHER INDEX

WILDFIRE

15



USDA HAZARD POTENTIAL

Active Climate Alerts

No active climate alerts in effect for the property location.

SECTION 06

Recommended Climate Mitigations

Loss-control measures targeted at the property's specific exposure profile. These align with carrier credit programs and reduce probable-maximum-loss estimates used during underwriting.

- 01 Maintain clear defensible space around structures
- 02 Review flood insurance annually

SECTION 07

Resolved Issues — Audit Trail

A chronological record of findings that have been remediated during the current audit cycle. Carriers reward demonstrated resolution velocity; this log is intended for inclusion in the renewal submission packet.

No findings have been resolved during the current audit cycle.

SECTION 08

Renewal Action Plan

A sequenced plan for the period leading into the next insurance renewal. Completing the urgent and short-term items prior to broker submission has the highest correlation with favorable underwriting outcomes.

RENEWAL SUBMISSION WINDOW

August 15, 2026

Broker submission recommended at least 45 days prior to expiration

81

DAYS REMAINING

WEEK 0-2

Resolve Critical Findings

Close out the 0 critical and 0 high-severity findings. Each resolution should include photo evidence and a dated remediation note for the submission packet.

WEEK 2-5

Climate Loss-Control Items

Implement the climate mitigations on the previous page. Several carriers offer premium credits for documented loss-control measures at the property level.

WEEK 5-8

Broker Submission Packet

Compile this report, the resolution log, photographic evidence, and a current SOV update. Submit to the broker at least 45 days before the renewal date.

Recommended Pre-Renewal Sequence

- 01** Maintain clear defensible space around structures
- 02** Review flood insurance annually
- 03** Continue current inspection cadence and maintain records

SECTION 09

Methodology & Disclosures

Scoring Methodology

The composite readiness score begins at 100 and is reduced by severity-weighted deductions for open findings: critical (−12 each), high (−7), medium (−3), and low (−1). Documented resolution rate provides a proportional credit. Climate exposure further reduces the score in proportion to the overall climate risk index.

The letter grade is mapped from the final composite as follows: A (90+), B (80–89), C (70–79), D (60–69), F (<60).

Data Sources

Inspection findings are sourced from field reports submitted by authorized inspectors and property management staff.

Climate scoring incorporates:

- FEMA National Flood Hazard Layer for flood-zone designation
- NOAA Storm Events Database and active National Weather Service alerts
- USDA Forest Service Wildfire Hazard Potential
- Property geocode and elevation data from the configured geocoding provider

Intended Use

This report is intended for the named property's management, governing board, and the licensed broker of record. It is designed to support the property insurance renewal process and should not be construed as a binding underwriting determination.

CONFIDENTIALITY & LIMITATIONS

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Findings reflect conditions observed at the time of the underlying inspection. Property conditions may change after the date of this report, and HOA RiskAudit Pro makes no warranty regarding conditions not directly observed or items beyond the agreed scope of inspection.

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