

About This Report

This report includes information on incidents and hazards that may increase the risk of loss at this property. The report includes information on the activity within the building and neighboring occupants as well as weather and natural catastrophe information.

Risk Id: **32 NC99 040235**

210 N CHURCH ST
Charlotte NC 28202-2256
Mecklenburg County



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BUSINESSES AT ADDRESS

Number of Businesses at Address: **3**

AVENUE MARKET

Business Address: **210 N CHURCH ST , CHARLOTTE , NC 28202**
Contact: **N/A**
Title: **N/A**
Phone: **(704) 332-9000**
Web Address: **N/A**
Sales Volume (\$): **500,000 - 999,000**
Total Employees: **1 - 4**
Primary Business / SIC: **GROCERS-RETAIL / 541105**
NAICS: **44511003**

OTHER BUSINESSES AT ADDRESS

AVENUE RESIDENTIAL CNDMNMS BASIL THAI CUISINE

Data provided by infogroup®

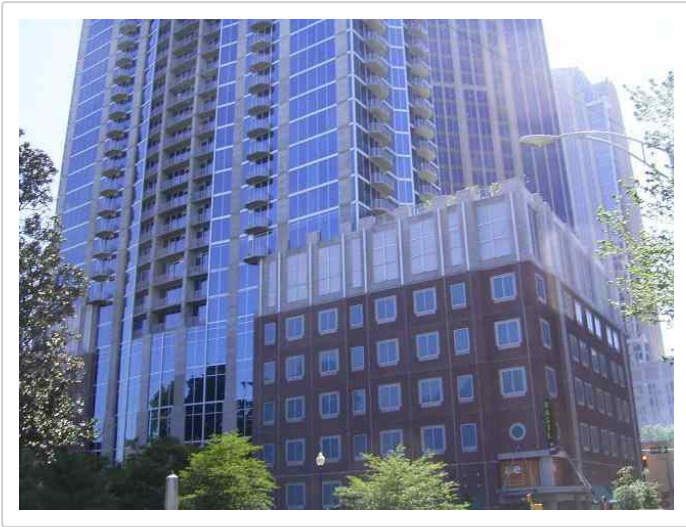
ADDITIONAL BUSINESS CLASSIFICATION

Top six SIC codes most often associated with code **541105 / Grocers-retail** .

SIC	Business Classification	Association Percentage
541103	CONVENIENCE STORES	24%
554101	SERVICE STATIONS-GASOLINE & OIL	16%
602103	AUTOMATED TELLER MACHINES	6%
554110	ALTERNATIVE FUELS	6%
531102	DEPARTMENT STORES	5%
571216	FURNITURE-DEALERS-RETAIL	3%

These additional business classifications are often used to help identify the primary business classification.

PHOTOS



Front

4/26/2009



Rear

4/26/2009

FIRE AND GAS INCIDENTS AT THIS ADDRESS

Occupant activity on the property that may suggest increased risk.

Reported Fire Incidents 2008-2013

Date	Incident
11/18/2010	Natural vegetation fire, other

Reported Gas and Hazardous Related Conditions 2008-2013

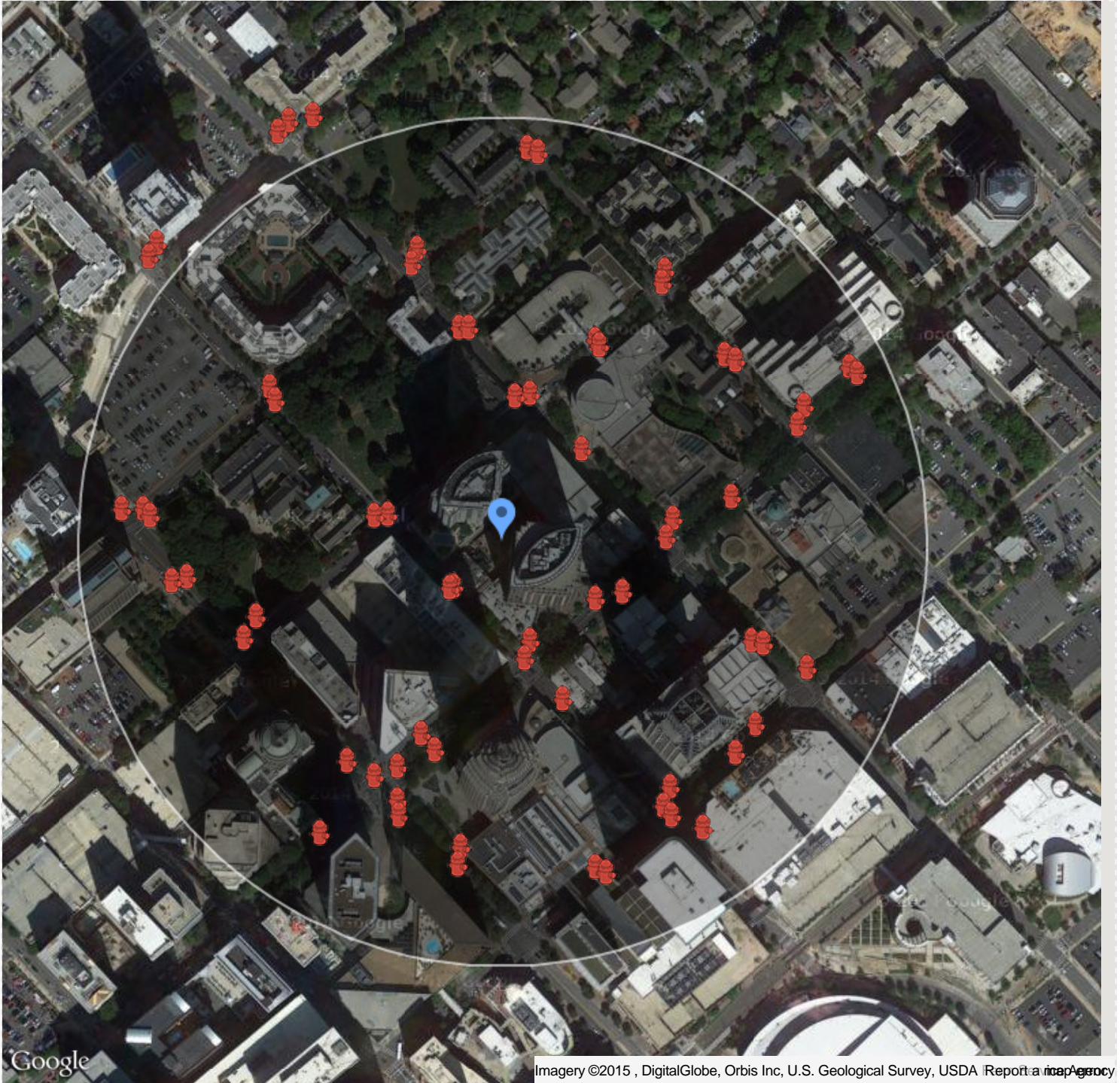
Date	Incident
04/22/2008	Electrical wiring/equipment problem, other
03/28/2008	Gasoline or other flammable liquid spill

FIRE PROTECTION INFORMATION

FIRE HYDRANT INFORMATION

Information on fire hydrants in the proximity of the property.

67 Fire hydrants within 1,000' of property



Distant to hydrant is irrespective of any obstructions

PUBLIC PROTECTION CLASSIFICATION

ISO conducts detailed on-site assessments of municipal fire protection capabilities and collects information for more than 47,000 fire districts across the United States. ISO then analyzes the relevant data and assigns a PPC from 1 to 10. Class 1 represents exemplary public protection, and Class 10 indicates that the area's fire suppression program does not meet ISO's minimum evaluation criteria.

Public Protection Class (PPC™): **3**

Alternative Public Protection Classification: **N/A**

North Carolina Fire Department Certification: **N/A**

Fire Protection Area: **CHARLOTTE**

Responding Fire Station: **STATION 4**

This risk is located within an area where all buildings are classified as being fully protected. Fire Department response is within five road miles. Fire hydrant distribution is within one-thousand linear feet or hydrant distance requirement does not apply due to an alternative, creditable water supply.

PPC: ISO evaluates the PPC for the property considering water supply adequacy, fire flow adequacy, hydrant spacing adequacy, and fire department companies' adequacy. The PPC of the property may be different but can't exceed the PPC of the community in which the property is located.

BUILDING CODE EFFECTIVENESS GRADING SCHEDULE (BCEGS®)

Year	Jurisdiction	Personal Code	Commercial Code
1995	MECKLENBURG CO	99	04
1997	MECKLENBURG CO	99	03
2001	MECKLENBURG CO	99	02
2002	MECKLENBURG CO	99	01
2003	MECKLENBURG CO	04	01

GEOGRAPHIC INFORMATION

Information on water or wildfire related hazards.

DISTANCE TO WATER

Distance to Ocean or Gulf: **30 miles and greater**

Distance to Nearest Body of Water: **30 miles and greater**

FLOODASSIST® WITHOUT GUARANTEE INSTANT ASSESSMENT

County: **Mecklenburg County**

National Flood Insurance Program Community Number: **370159**

National Flood Insurance Program Community: **Charlotte, City Of**

National Flood Insurance Program Map Number: **3710454400J**

National Flood Insurance Program Map Date: **03/02/2009**

National Flood Insurance Program Program Entry Date: **08/15/1978**

Flood Zone: **CX**

Letter of Map Amendment(LOMA)/Letter of Map Revision(LOMR): **No**

Coastal Barrier Resource Area (COBRA) Date: **N/A**

Base Flood Elevation(BFE)/Depth: **N/A**

Participation Status: **Regular Program - Community participates**

Is Building/Mobile Home in a Special Flood Hazard Area (Flood Zones containing letters "A" OR "V")?: **No**

Flood insurance is not required by the Flood Disaster Protection Act of 1973.

This certificate contains no warranties of any kind, whether expressed, implied, or provided by law, including without limitation any warranties relating to fitness for a particular purpose or data accuracy.

This document is developed jointly by ISO and LPS National Flood (LPSNF). LPSNF is the data provider, and ISO and its customers are the exclusive users.

TERRAIN ANALYTICS

Provides a description of the type of terrain or land surrounding the location. Terrain can have a significant effect on wind speeds.

Elevation: **227 meters**

Slope: **None (0-15 degrees)**

Elevation and slope based on 30m spatial resolution data. Steeper slopes can increase the speed and intensity of a wildfire.

	<i>degrees</i>
<i>None</i>	<i>0 - 15</i>
<i>Moderate</i>	<i>16 - 30</i>
<i>Steep</i>	<i>> 30</i>

WEATHER RELATED ANALYTICS

CURRENCY DATE: 05/31/2015

INCIDENT HISTORY

Information on incidence of major weather related perils occurring within 1 km and 3km of the property.

Event History

Events	Distance	2011	2012	2013	2014	Last Event
Hail	1km	0	0	0	0	
	3km	0	2	0	3	
Wind	1km	6	0	1	0	2013-06-13
	3km	53	0	9	1	
Lightning	1km	14	3	0	12	2014-09-03
	3km	91	38	6	86	
Wildfire	1km	0	0	0	0	
	3km	0	0	0	0	

Last event data only measures within 1km of property

Hail events are defined as events with probability (of severe hail - size 3/4" and above) of greater than 50%

Wind events defined as wind gusts exceeding 50 mph

All fire perimeters which have burned in the area

Lightning events are all cloud to ground lightning strikes

ACTIVITY TRENDS WITHIN 1KM OF PROPERTY

Events	2015 YTD	YTD Median	Trend in Activity
Hail	0	0	-
Wind	0	0	-
Lightning	0	1	↓ (-100%)
Wildfire	0	0	-

HAIL DAMAGE SCORES

	Hail Damage Score	Total Hail Events
Current year	4	0
2 prior years	5	0
3 prior years	5	0
4 prior years	5	0
5 prior years	5	0

Hail Damage Score Reflects the probability of most significant damage-producing hail event at the property in the given time period. Score range is 1-10 with score 1 having the least probability of damage and score 10 having the highest probability of damage. For example, Hail Damage Score - Current Year indicates most significant event's hail damage probability at the property for the period from January 1 of the current year to the current date. Hail Damage Score-2 Years indicates most significant event's hail damage probability at the property for the period from January 1 of the prior year to the current date. Hail Damage Score greater than 5 indicates one or more major hail events.

HAIL RISK SCORE (1 - 10)



Very Low	Low	Moderate	High	Very High
1	2 - 4	5 - 6	7 - 8	9 - 10

Damaging hail likely every 1 - 2 years

Hail Risk Score gives a measure of short- to medium-term future hail risk to help identify areas of emerging hail risk based on recent hail activity score range is 1-10 .

Hail Risk Score	Hail Risk	Hail Risk Guidance
1	Very Low	Damaging hail unlikely in the next 5–10 years
2	Very Low to Low	Damaging hail likely every 5 years.
3	Low	Damaging hail likely every 2–4 years
4	Low to Moderate	Damaging hail likely every 2–3 years
5	Moderate	Damaging hail likely every
6	Moderate	Damaging hail very likely every other year
7	Moderate to High	Damaging hail likely every 1–2 years
8	High	Damaging hail very likely every 1–2 years
9	Very High	Damaging hail likely every year
10	Extreme	Damaging hail very likely every year

WILDFIRE RISK SCORE (0 - 30)



Negligible	Low	Moderate	High	Extreme
0	1	2 - 3	4 - 12	13 - 30

Wildfire Risk Score assesses the overall wildfire hazard for a particular risk location and its surrounding area. The score analyzes the three critical risk factors (fuel, slope, and road access). Range is 1-30

POLICY#/INSURED: **TEST**

ORDERED BY: **INSURANCE SERVICES OFFICE - ISO MARKETING SUPPORT (S. RAMAMURTHY)**

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