

# Franz-Joseph-Strasse 10, 80801 München

📍 Latitude, Longitude 48.1577, 11.5825
🏢 Asset type Multi-story apartment building / office building - 3-7 floors
📏 Terrain elevation 519.89 m above sea level  
🛡️ Flood defense target (return period) 100-year
💰 Total value (EUR) 1,000,000

Hazard	Severity	Expected annual loss (% p.a.) <sup>2</sup>	Return period (years)	PML (%) <sup>3</sup>	PML (EUR)
Riverine flood	No risk	0.0000	200 100	0.00 0.00	0 0
Coastal flood	No risk	0.0000	250 100	0.00 0.00	0 0
Heavy rain <sup>4</sup>	Very low	0.0276	250 100	6.23 2.98	62,301 29,841
Hail	Very low	0.0001	200 100	0.00 0.00	0 0
Storm	No risk	0.0000	200 100	0.00 0.00	0 0
Tornado	Very low	0.0002	200 100	0.06 0.03	559 279
Earthquake	Very low	0.0099	475 100	0.80 0.46	8,049 4,556
Volcano	No risk	0.0000	-	-	-
Tsunami	No risk	0.0000	475	0.00	0

## Legend

The following risk labels are applied for increasing expected annual loss.

-	<0.05%	0.05% - 0.1%	0.1% - 0.4%	0.4% - 0.7%	0.7% - 1%	>1%
No risk	Very low	Low	Medium	Medium high	High	Very high

## Footnotes

- <sup>1</sup> **Flood defense target** Many areas have flood protection measures in place to counteract flood events, such as walls or embankments. The number refers to the return period (in years) of the flood event up to which the protection is effective. In case the user does not provide the flood protection level, VIDA estimates the flood protection level based on a established dataset.
- <sup>2</sup> **Expected annual loss (%p.a.)** Estimation of the percentage of the total value of the asset destroyed per year by the corresponding hazard.
- <sup>3</sup> **PML (%)** Probable Maximum Loss is the estimated loss to an asset in case an event with the specified return period occurs. The PML is given as a percentage of the total asset value as well as in the currency specified by the user.
- <sup>4</sup> **Heavy rain** Heavy rain is a hazard which is partially already included in riverine flood. Furthermore, the hazard is not derived from a hydrological model. As a result, this hazard is supplementary and its value not used for the total estimated risk.  
Sources are omitted on this report for brevity. For the list of datasets used, please see the long report.

*Legal disclaimer: The information presented in this document is based on predictive climate hazard models and related data sources. These models are designed to provide insights into potential future risks but are inherently subject to uncertainties. The outcomes described are not guaranteed and may differ from actual future conditions. While reasonable efforts have been made to ensure the reliability of the data and models used, no warranty or representation is made regarding their accuracy, completeness, or fitness for any particular purpose. We disclaim all liability for any decisions or actions taken based on this information. Users are encouraged to conduct independent verification and seek expert advice where necessary.*