



DISWATCH

Data-driven Risk Reduction

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MAJACZECH

Member of



CFPA EUROPE[®]
Fire Safety | Security | Natural Hazards



Our mission is
to protect life, health and property





Our background

- **NGO Majaczech, z.s.**
 - Member of **CFPA - Europe**
 - Member of the **National Platform for Disaster Risk Reduction (Ministry of Environment of the Czech Republic)**
- Participation in initiatives such as **Environmental Security of the Czech Republic** and **Update of the Comprehensive Study on Impacts, Vulnerabilities, and Risk Sources Related to Climate Change in the Czech Republic from 2015 – Emergencies and Protection of Population and Environment**
- Participation on international research in **fire safety** and **natural hazards**
- **Risk Managers in Brokerage of Major Risk Insurance for Central and Eastern Europe**



Disasters are increasing — and we are not ready

**IPCC AR6: Europe is warming twice as fast as the
global average.**

**Climate extremes are no longer exceptional — they are
"Adaptation efforts ~~the new baseline.~~ currently insufficient to meet
projected climate risks."**

- IPCC AR6 WGII, Chapter 13 Europe



Europe is the fastest-warming continent on Earth

Natural hazards do not discriminate between large corporations and local SMEs. But they do discriminate ruthlessly between businesses that prepared and businesses that did not.

+2.2C

Fastest-warming continent on Earth. (IPCC AR6 WGI 2021)

EUR 21.5B

Average annual climate disaster losses in Europe. Up 55% since 2009. The trend is accelerating. (EEA 2022)

10x

Extreme wildfire events could become 10x more likely in Southern Europe at +3C. Central Europe is next. (IPCC AR6 WGII)

Wildfires moving north:

Fire weather season lengthening in Central Europe with HIGH CONFIDENCE.
Czech Republic: wildfire incidents rising 2010-2023. At +2C: extreme fires 2-3x more likely across Mediterranean and Central Europe.

Floods intensifying:

Every +1C = 7% more atmospheric moisture = heavier downpours. **100-year floods may become 30-year events at +2C.**

Germany 2021: river levels exceeded historical records by up to 2 metres.



Most businesses do not survive a major disaster.

This is not bad luck - it is the absence of a plan.

40-60%

of SMEs experiencing significant disaster disruption do not reopen within 2 years (FEMA, OECD)

75%

of European climate disaster losses are uninsured - absorbed by governments, businesses, and individuals (Insurance Europe 2023)

8 weeks

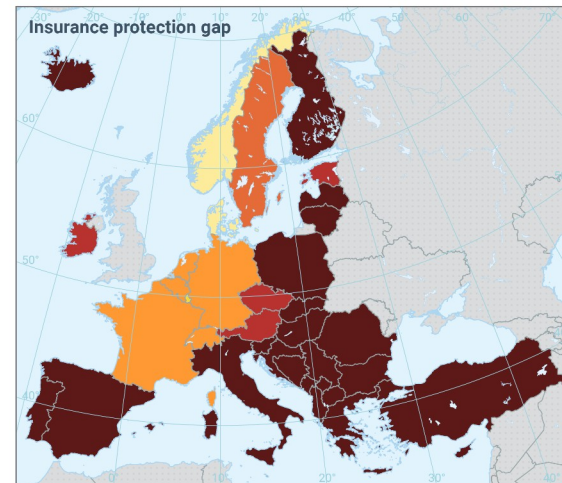
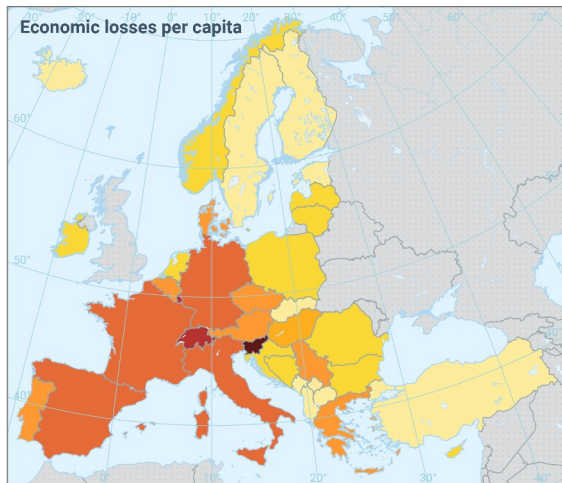
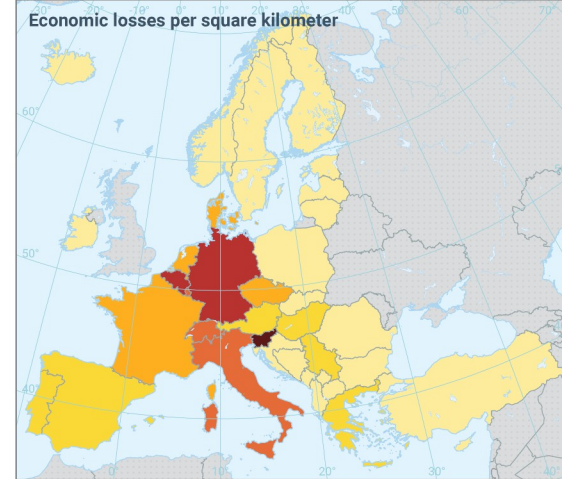
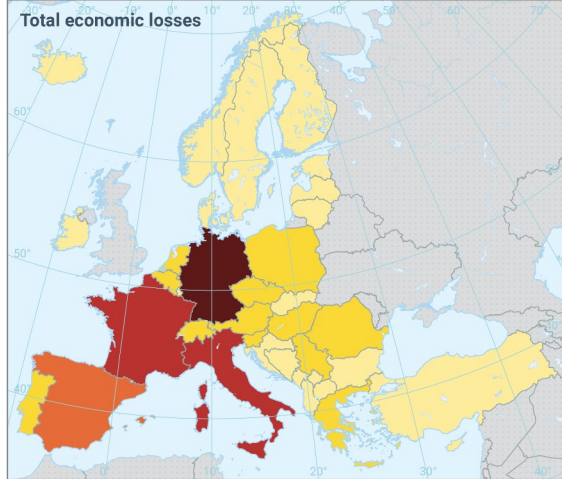
Can be years!

average business interruption for SMEs in Germany 2021 flood zone. Supply chains disrupted across Europe. (German CoC 2022)

Business interruption exceeds property loss: Physical damage can be repaired. **A customer base, supply chain, and workforce are harder to rebuild.**

The insurance protection gap: Europe 1980-2023: **50-75%** of climate disaster losses **uninsured**. **When no insurance exists, recovery falls entirely on government aid and personal savings.**



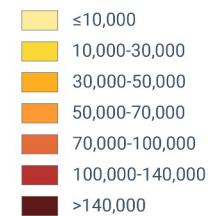


Reference data: © EuroGeographics, © FAO (UN), © TurkStat Source: European Commission – Eurostat/GISCO

Economic losses and insurance protection gap in the period 1980-2023

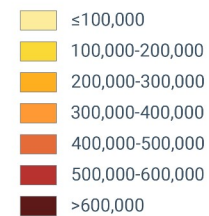
Total economic losses

Million EUR



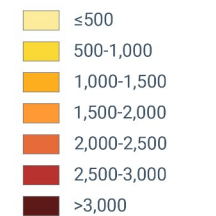
Economic losses per square kilometer

EUR



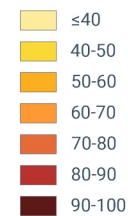
Economic losses per capita

EUR



Insurance protection gap

Percentage



Outside coverage

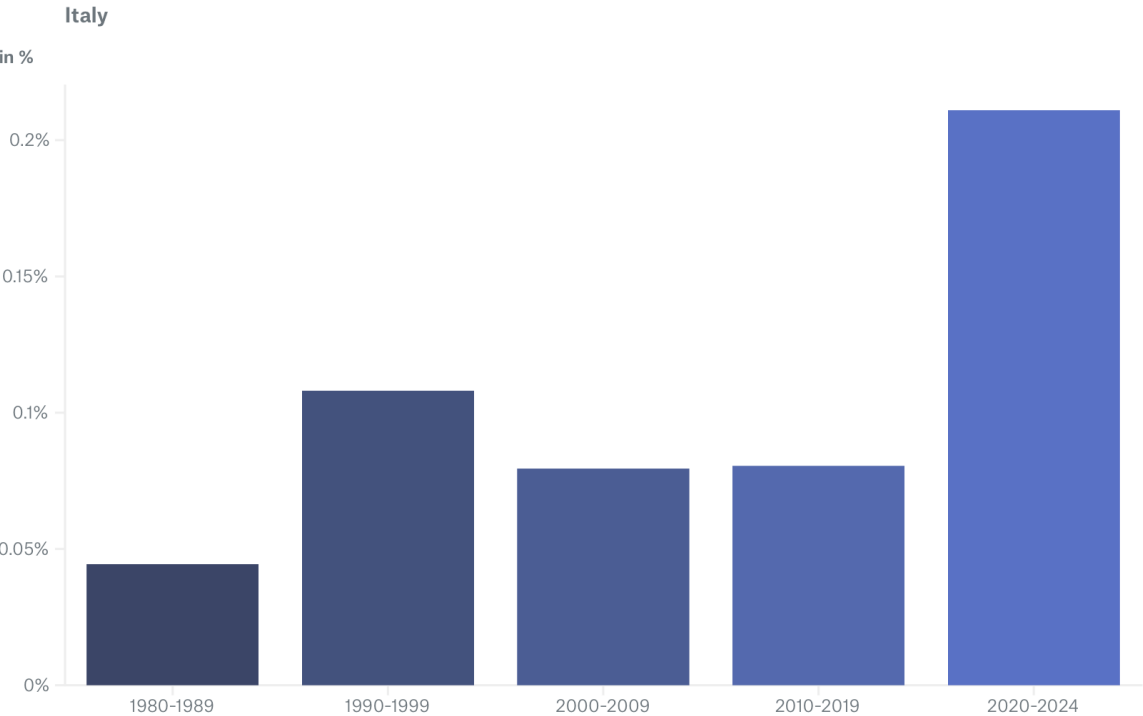
0 500 1,000 1,500 km

<https://www.eea.europa.eu/en/analysis/publications/economic-losses-from-climate-extremes>

Weather disaster losses in relation to gross national income

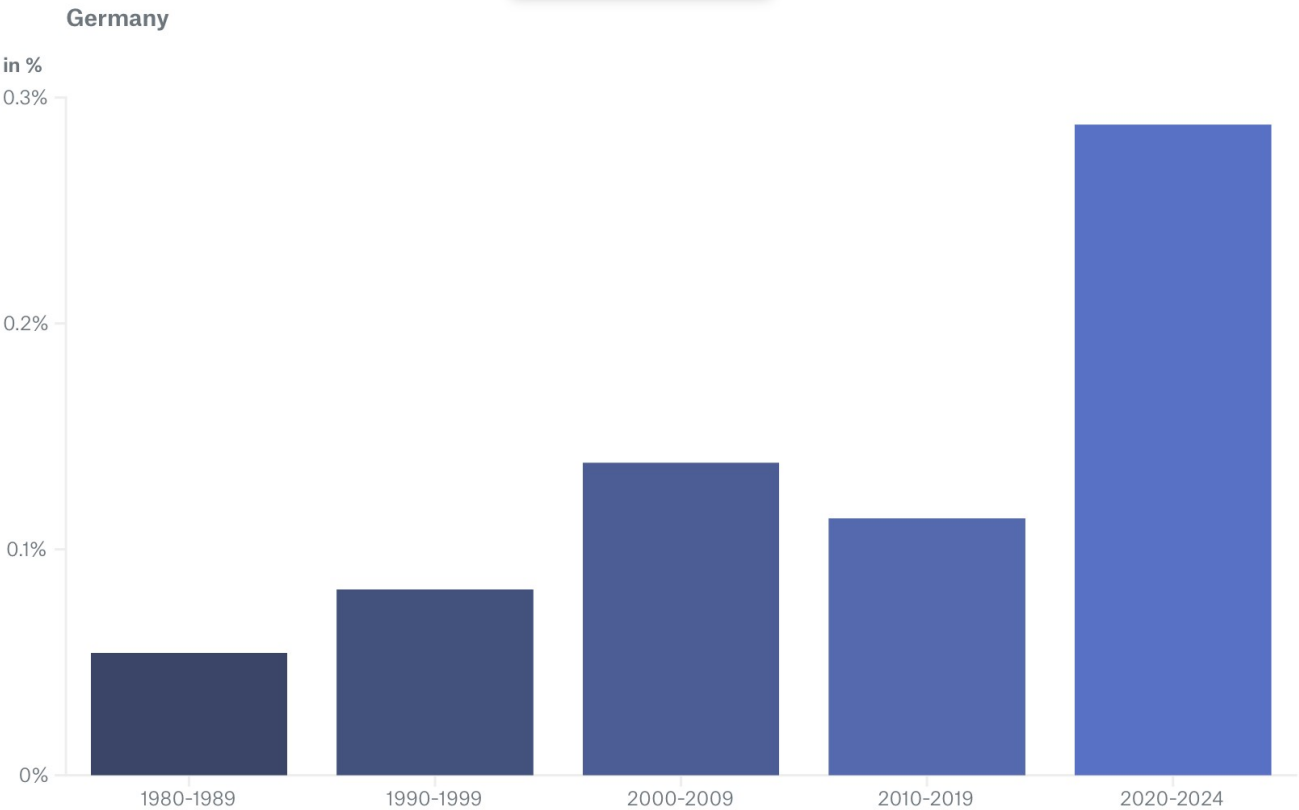
Weather disaster losses in relation to gross national income
10 largest industrialised countries, 1980-2024

United States	Germany	India	Canada	Italy	Brazil	France	China	Japan	United Kingdom
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Data sources: Munich Re, NatCatSERVICE (overall losses excl. droughts, original values); World Bank (GNI data, in current US\$)

Made with Flourish • Create a chart



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Made with Flourish • Create a chart

Multi-hazard disasters kill when access fails and warnings do not reach people

Portugal 2017 - Wildfire WUI

66 dead, 47 on one blocked forest road. Radios failed when towers burned. No evacuation plan. Narrow roads in eucalyptus became a death corridor for families attempting to flee.

Greece 2018 - Wildfire WUI

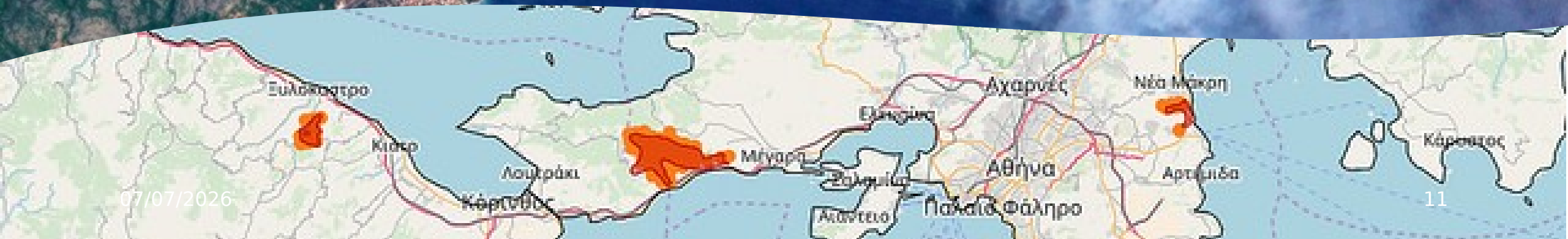
104 dead - deadliest European wildfire in 100 years. 120 km/h winds drove fire through WUI community in under 30 minutes.

Germany, Belgium 2021 - Flood cascade

243 dead. EUR 46B losses. 20+ bridges destroyed. Villages isolated for days. 90% of SMEs disrupted. Average business interruption 8 weeks. 75% of losses uninsured.



Corinth / Mati in 23/7/2018



Ευβοία

Κίον

Λουτράκι

Κόρινθος

Μήγαρα

Ελευσίνα

Σαλμίδια

Ασπίδιο

Αχαρνές

Αθήνα

Παλαιό Φάληρο

Νέα Μάκρη

Αρtemida

Κόρινθος

07/07/2026

11



07/07/2026



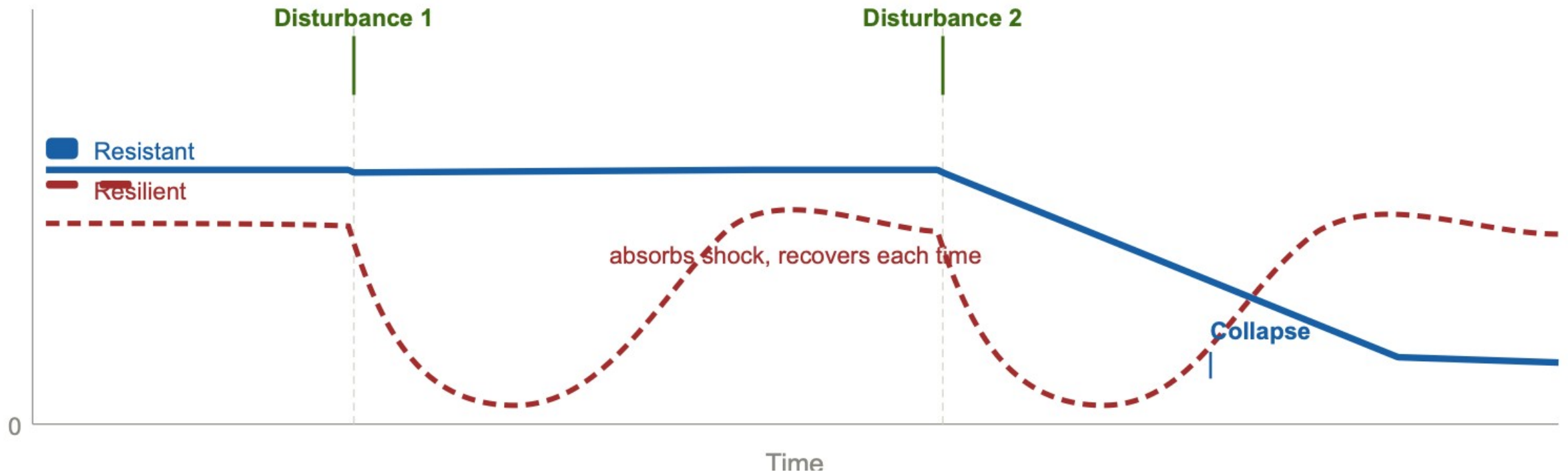
Resilience is not Resistance

Why?

Resistance vs resilience: why resistant systems eventually collapse

A **resistant system** holds firm - until one disturbance exceed and collapses permanently.

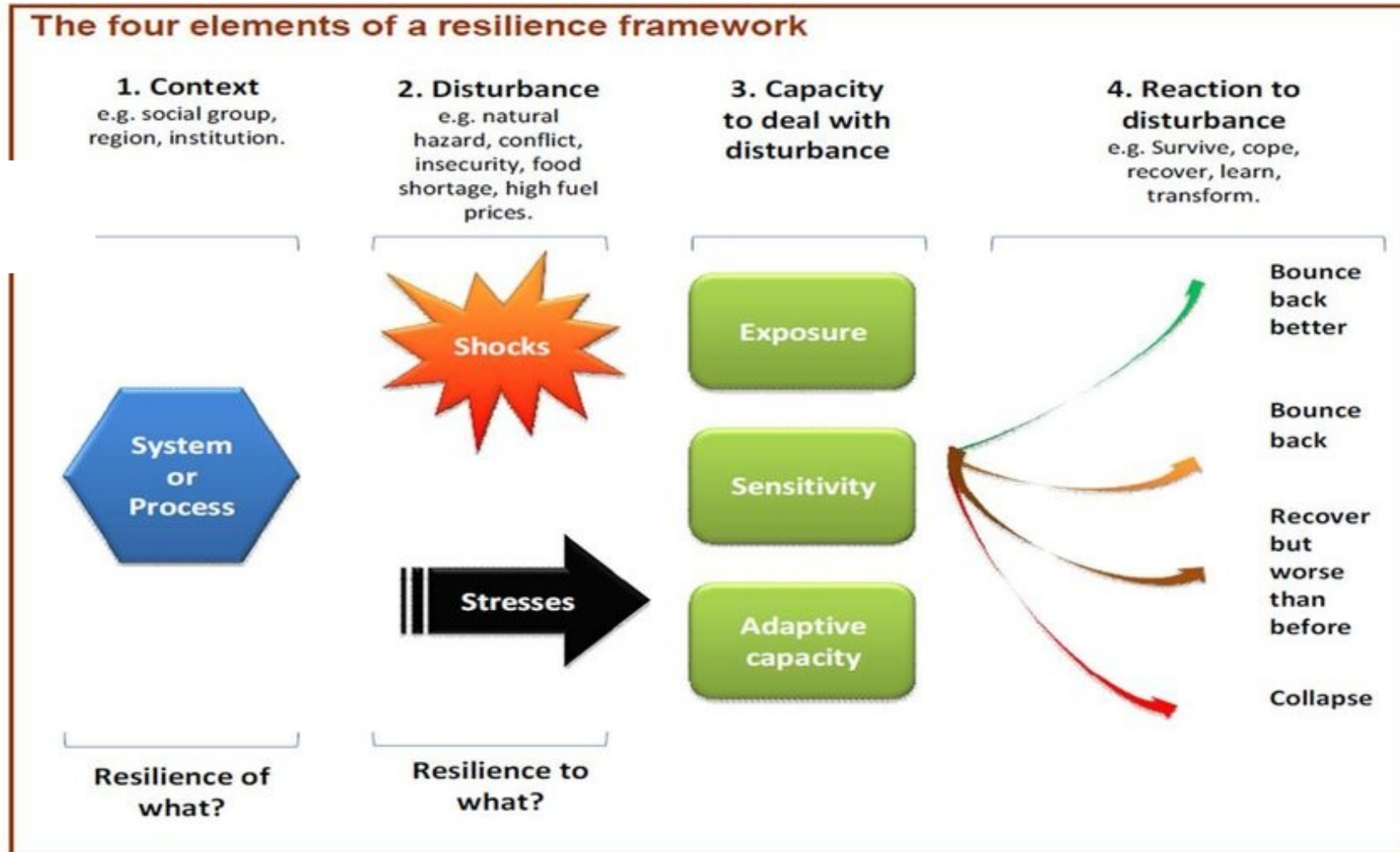
A **resilient system** absorbs each shock and recovers. The difference is built before the disaster.



Walker B. and Salt D. (2006) Resilience Thinking, Island Press - Holling C.S. (1973) Ann. Rev. Ecology 4:1-23 - Adapted for CFPA-E Natural Hazards Commission, Milan 2025

Resilience Concept

Ideally to start building resilience at beginning



Folke C. et al. (2010) Ecology and Society 15(4):20 - Walker B. and Salt D. (2006) Resilience Thinking, Island Press - Holling C.S. (1973) Ann. Rev. Ecology 4:1-23

Business survival after major disasters

\$1 invested in prevention **saves \$4 to \$11** in disaster losses.

The strongest return in risk management.

Before a disaster

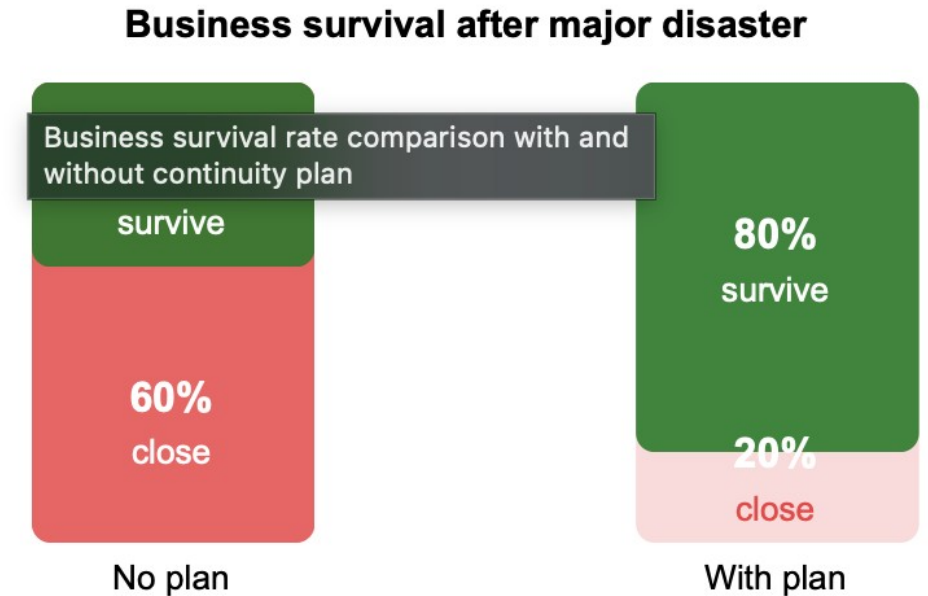
Every EUR spent on risk intelligence and planning returns EUR 4 to 11 in avoided losses and faster recovery.

During a disaster

Businesses with a tested continuity plan recover twice as fast and are 60% less likely to close permanently.

After a disaster

75% of European disaster losses go uninsured.
Communities without plans absorb the full cost



FEMA / OECD 2020 / BCI Global BCM Survey



Legislation / codes may be limited in reaction

The gap between observing emerging risks and new legislation is commonly filled by guidelines, trainings, **requests of insurance companies** etc.

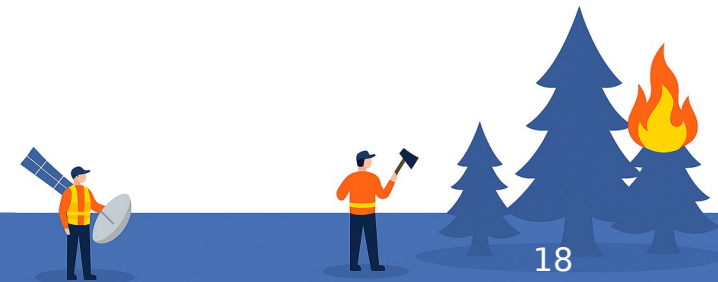
e.g. electric vehicles, photovoltaic panels, new wooden structures, etc.

Czech Law & UPDA Standards

Revision cycles of **10–20 years**. Act **133/1985** structurally unchanged since 2006 amendment. **ČSN 73 0802** last revised **2009**.

CFPA-E Guidelines

Guidelines revised on **practitioner demand** — new editions issued within 1–5 years of hazard emergence. No parliamentary process required.



CFPA-E Guidelines

The CFPA Europe develops and **publishes common guidelines** about **fire safety, security, and natural hazards** with the aim to achieve similar interpretation and to give examples of acceptable solutions, concepts, and models.

The aim is to facilitate and support fire protection, security, and protection against natural hazards across Europe, and the whole world.

The Guidelines reflect best practice developed by the national members of CFPA Europe.

CFPA-E reacts to emerging risks.



<https://cfpa-e.eu/category-guidelines/natural-hazards/>

Fire prevention and protection

Natural hazards

Security

Search

If you want to receive updates on our guidelines, [subscribe to our newsletter](#)



**Heavy rain and flash flood;
Recommendations on flood
prevention and protection**

CFPA-E Guideline No 10:2023 N

[More information](#)


Download



Protection against hail damage

CFPA E Guideline No 9 2023 N

[More information](#)


Download



**Ensuring supplies of firefighting
water in extreme weather
conditions**

CFPA E Guideline No 8 2022 N

[More information](#)


Download



**Demountable / Mobile flood
protection systems**

CFPA E Guideline No 7:2022 N

[More information](#)


Download



We try to transfer knowledge and experience to end-users

Where we connect research knowledge, smart technologies and best practice together



DISWATCH Multi-Hazard Risk Platform

Multi-Hazard Exposure & Risk Insights for Better Disaster Preparedness

Decision-support platform focusing on floods and wildfires,
with an extensible architecture for multi-hazard risk
assessment. Built for end-users who need actionable insights.

[Explore Capabilities →](#) [▶ View Demo](#)





DISWATCH

Platforma pro hodnocení rizika lesních požárů

Chraňte svůj domov před rizikem požáru

Komplexní nástroj pro sebehodnocení rizika lesních požárů vaší nemovitosti.
Získejte praktické poznatky a profesionální analýzu.

Zahájit hodnocení →

Více informací >

11

Kategorií hodnocení

40+

Rizikových faktorů

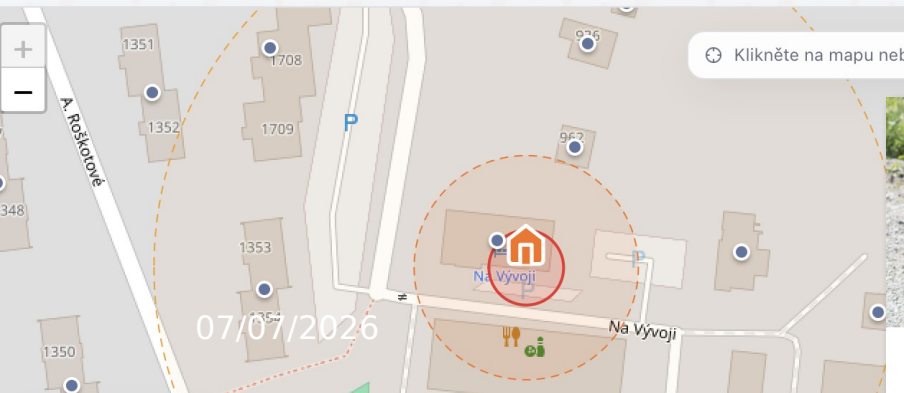
5

Úrovní rizika

100%

Samoobslužné

Na Vývoji, Vlašim, okres Benešov, Central Bohemian Region, Central Bohemia, 258 01, Czechia



07/07/2026

Case studies of large outdoor
fires involving evacuations
Part 2
July 2022



Large Outdoor Fires & the
(LOF&BE) Working Group
Emergency Management &

Methodology for risk management
related to indirect effects of forest
fires to buildings

Guideline(s) of wildland firebrands risk management



Forest fires

CFPA-E Guideline No 6:2016 N



CFPA EUROPE



RY OFFICE

Herzegovina

Integration of Fire Hazard and Risk Assessments into Disaster Risk Analysis System (DRAS) through Transfer of Knowledge and Czech Experience

The objective of the Project "Increasing Resilience of Livno, Mrkonjić Grad and Maglaj" implemented by the UNDP Bosnia and Herzegovina is to support the partner local governments (Livno, Mrkonjić Grad and Maglaj) to strengthen disaster risk management by creating adequate planning and coordination, providing modern technology, and advancing capacities to implement and promote disaster and climate risk management measures.

Taking into account the Czech experience in advancement of disaster management and in particular, forest fire prevention, including risk assessment, the objective of this assignment is to transfer Czech experience to Bosnia and Herzegovina through



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What we can do

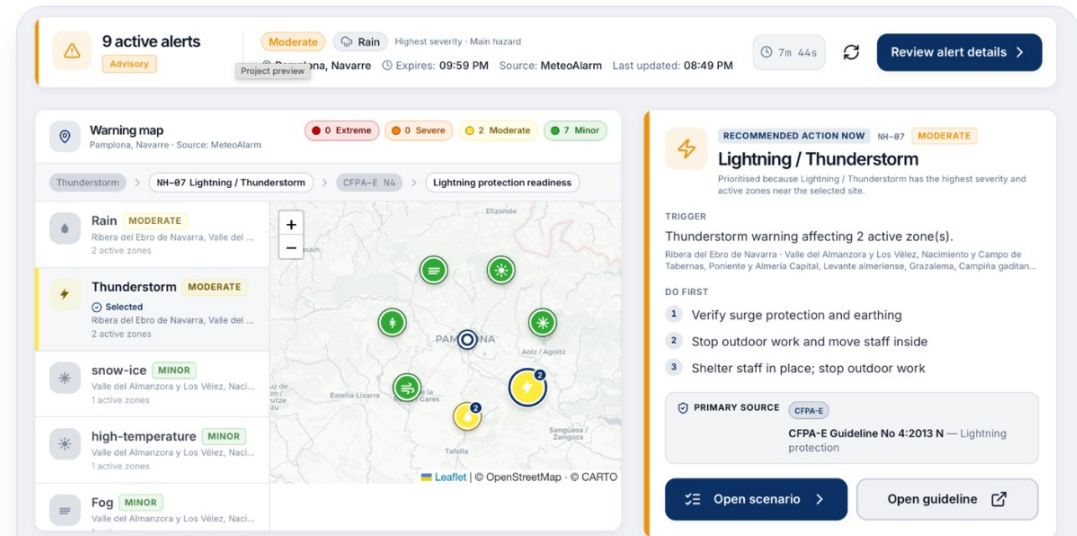
Transfer our experience from research, risk management / insurance and fire engineering in practice to protect live, health and property.



MODE 1

Assessing Hazards & Risks

Multi-hazard exposure analysis with 3D building views, flood return periods, WUI classification, and wildfire risk—built on authoritative data sources.



MODE 2

Business Resilience Platform

Manage company-level risk in real time: live hazard alerts, scenario readiness, recommended actions, and time-bound response phases tied to evidence-based guidelines.



Who can this help?

Real-World Use Cases

Practical scenarios where DISWATCH delivers value



Fire Service Pre-Incident Planning

Access WUI layers and building data to prepare response strategies before incidents occur.



Municipality Mitigation Planning

Identify high-risk areas and prioritize infrastructure investments for community resilience.



Business Site Risk Screening

Evaluate facility exposure to multiple hazards for continuity planning and insurance.

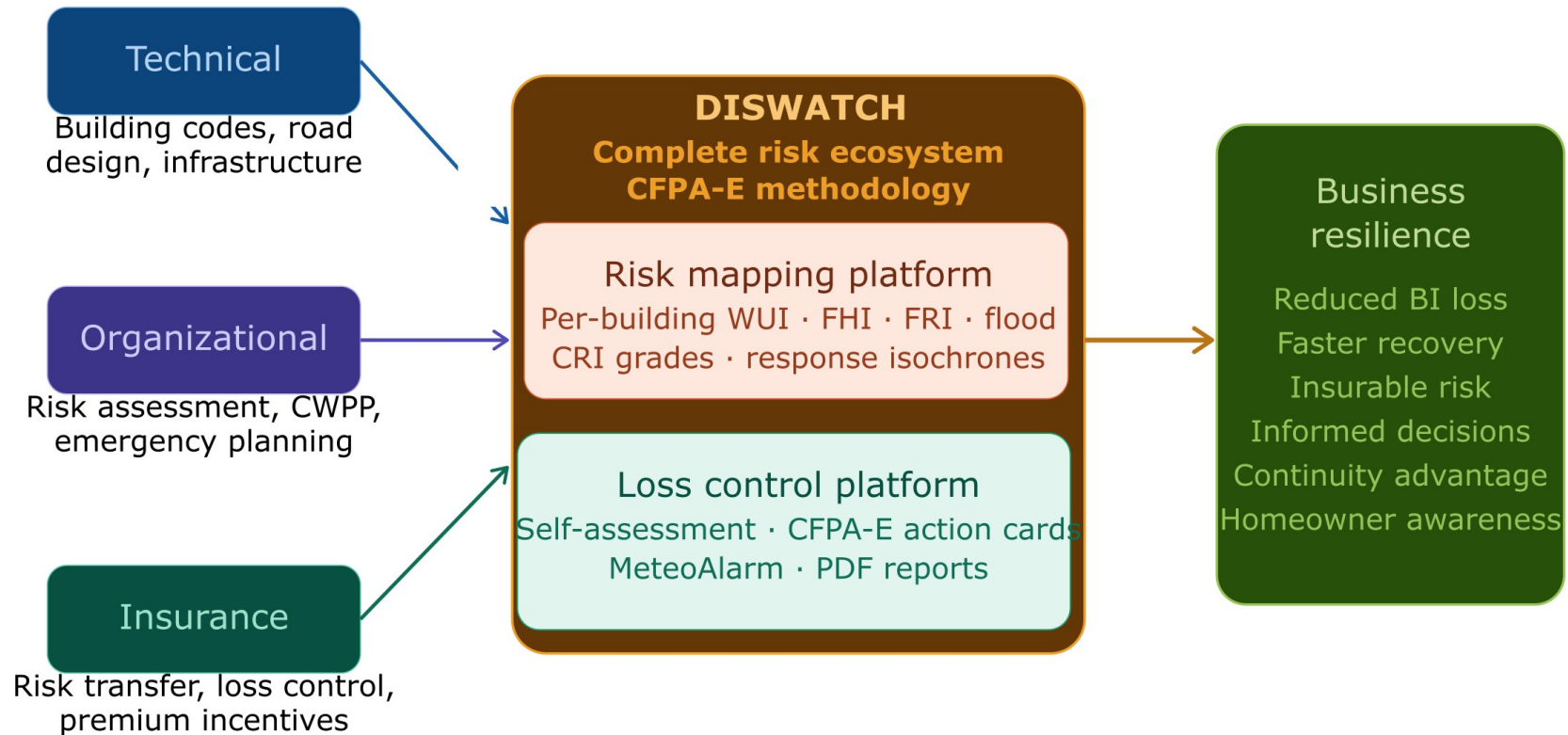


Homeowner Property Resilience

Understand property-specific risks and take informed action for protection.



DISWATCH



CFPA-E Natural Hazards Commission · ISO 31000:2018 · Sendai Framework DRR 2015–2030 · Kempná (2022) · NIST TN 2205
DISWATCH ecosystem: no AI · deterministic · EU AI Act Art. 3(1) compliant · Milan 2025



DISWATCH

Multi-hazard risk intelligence for buildings, communities, and businesses — grounded in CFPA-E guidelines and open data.

Risk mapping platform

Per-building WUI, flood, firebrand zones, ISO 31000, HZS isochrones
forest roads, offline HTML maps



Loss control platform

16 CFPA-E hazard scenarios
IBSA, MeteoAlarm, NIS2
PDF risk cards for insurers

COVERS: Wildfire + WUI Flood Windstorm + Hail Cyber + Blackout Supply chain

GROUNDING IN: CFPA-E F, N, S guidelines | ISO 31000:2018 | NIST TN 2205

BUILT ON: ERA5 climate reanalysis | CLC 2018 Copernicus | LiDAR + RUIAN + OSM

TRANSFERABLE TO: Any EU member state with INSPIRE-compliant cadastral data

First confirmed district results

Usti nad Labem - FR08 pipeline - May 2026

39,234 buildings assessed with 39 multi-hazard risk columns each total buildings

40.4% of buildings in WUI zone — INTERFACE or INTERMIX WUI exposure

860 m mean firebrand spotting distance under elevated wind Xmax mean p90

1,902 m maximum firebrand spotting distance computed Xmax maximum

732 buildings with POOR fire station access (>10 km) emergency access gap

-322 km road network lost under worst-case flood scenario compound road-flood

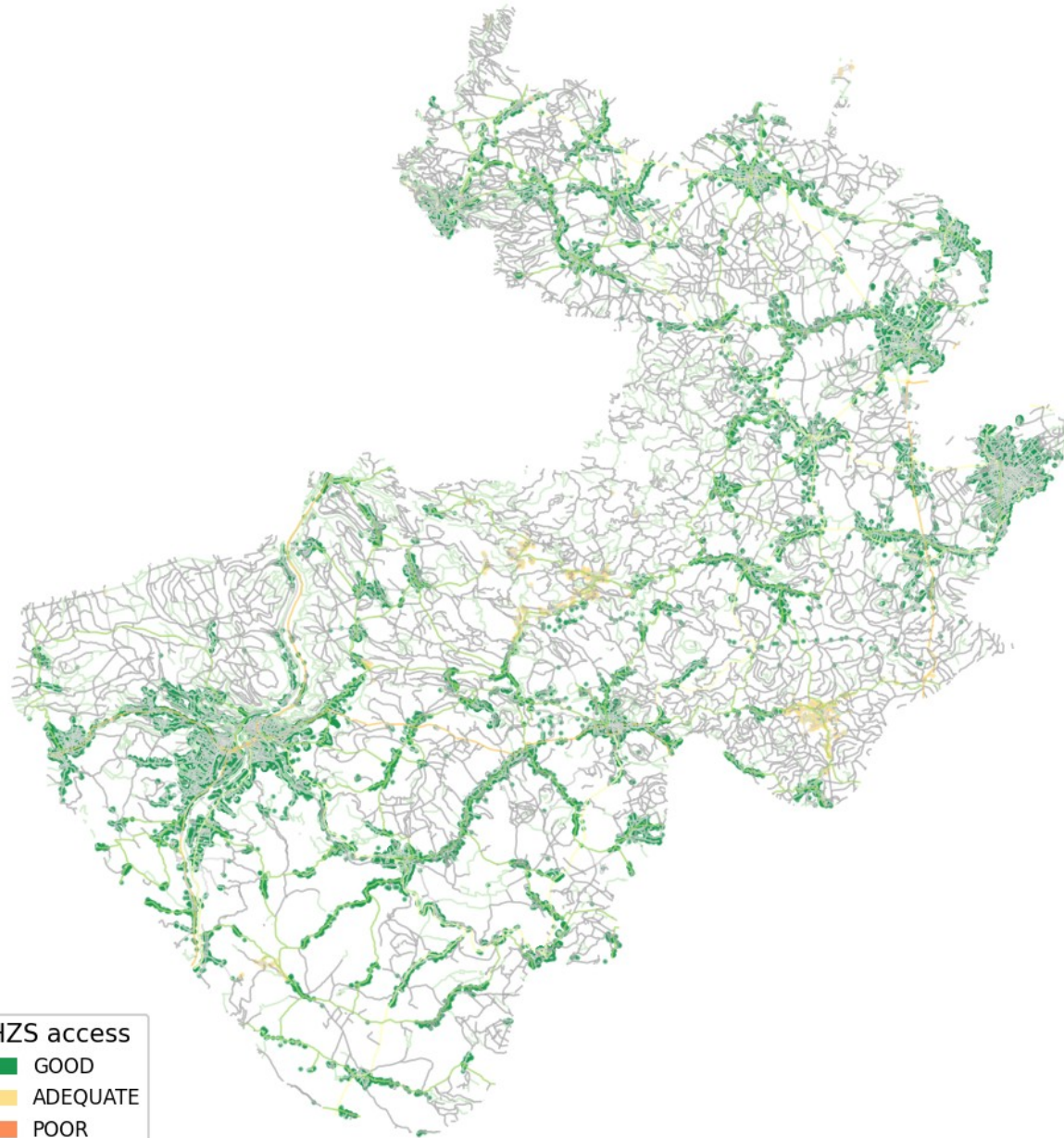
41 HIGH ISO 31000 risk buildings individually identified ISO 31000 HIGH

16 offline interactive HTML maps — open from a USB drive map outputs

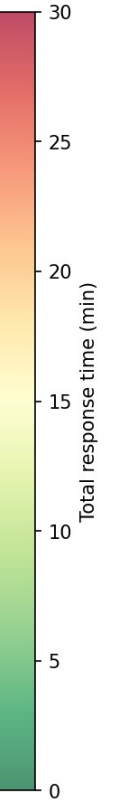
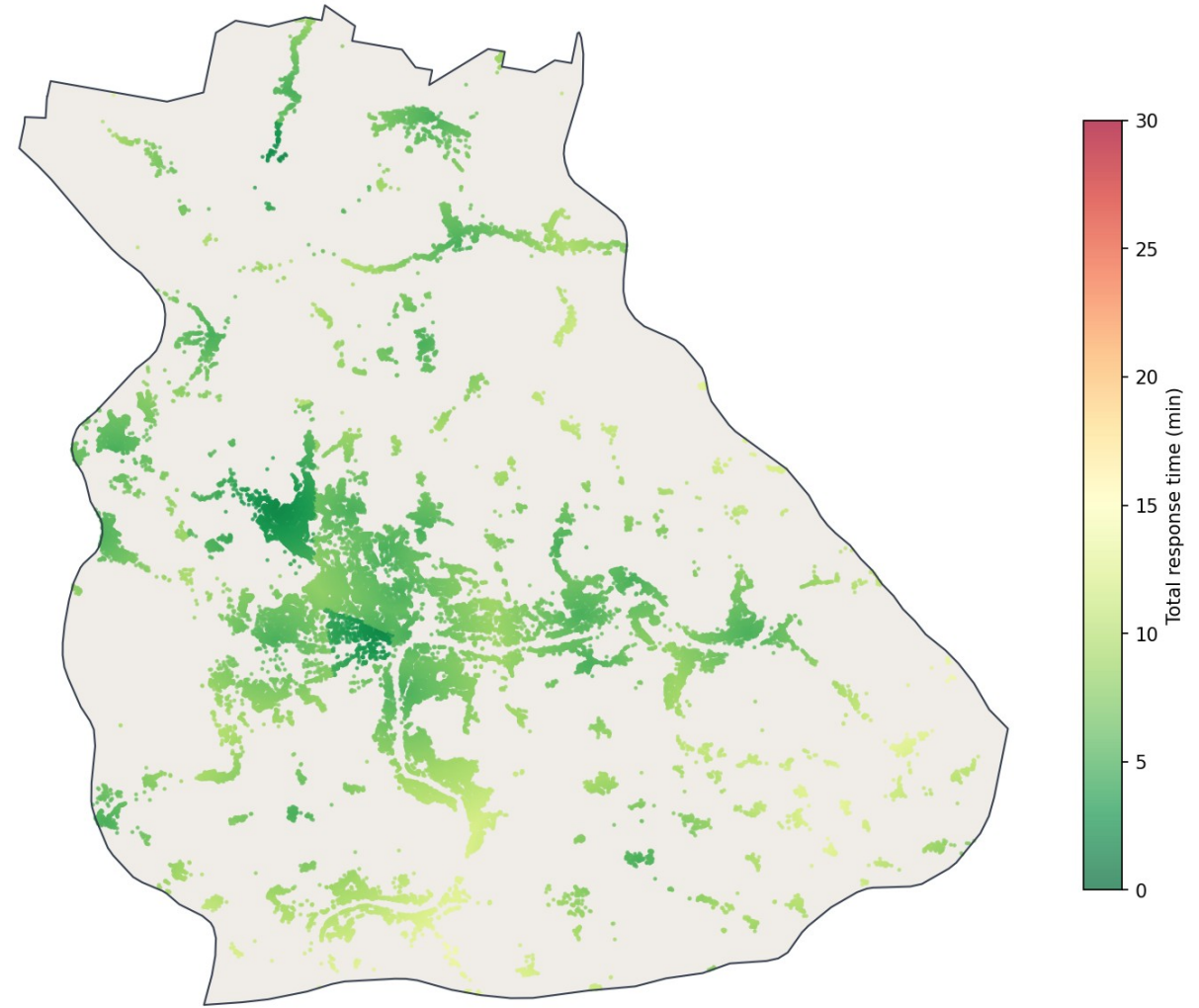
36 district dashboards production-ready across Czech Republic national scale



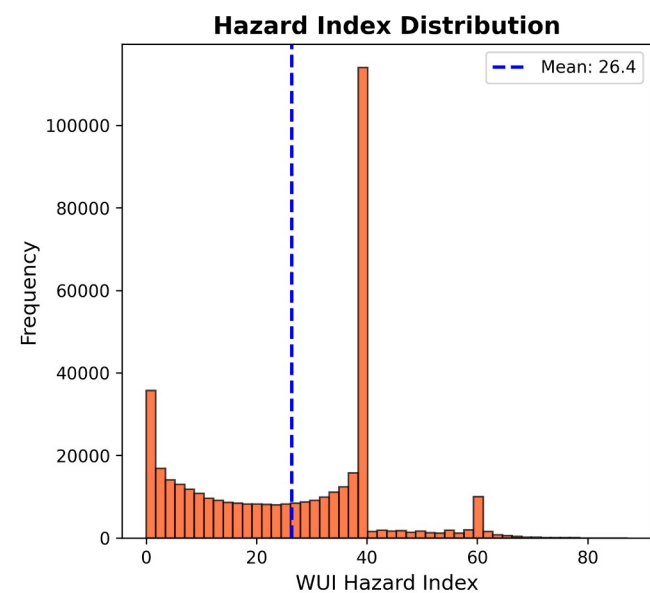
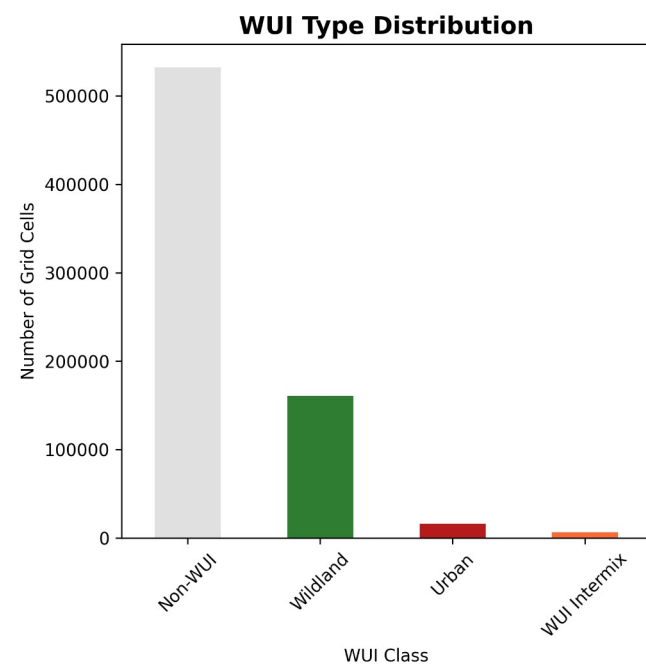
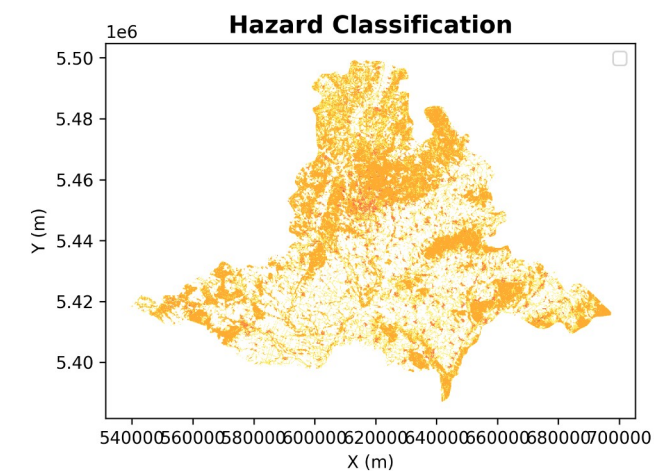
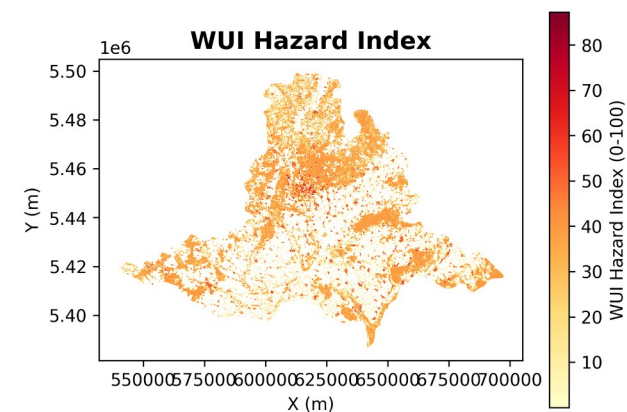
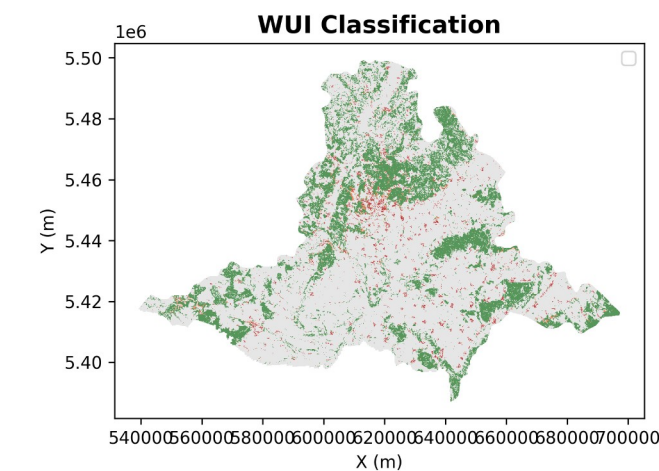
Roads (fclass) + HZS access class



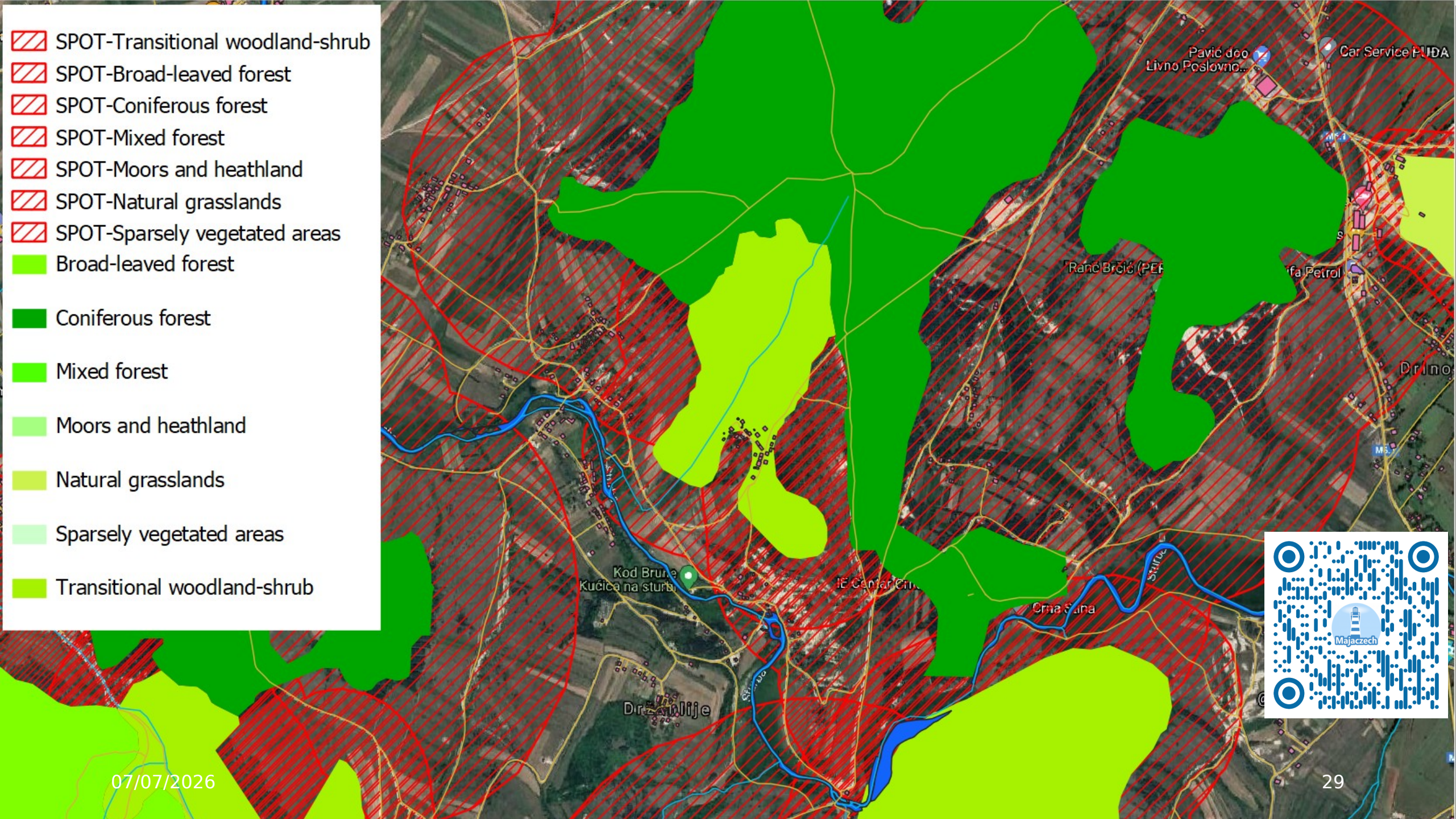
Response time (min)
Mean: 7.0 · p90: 9.9 · Within 8 min: 74%

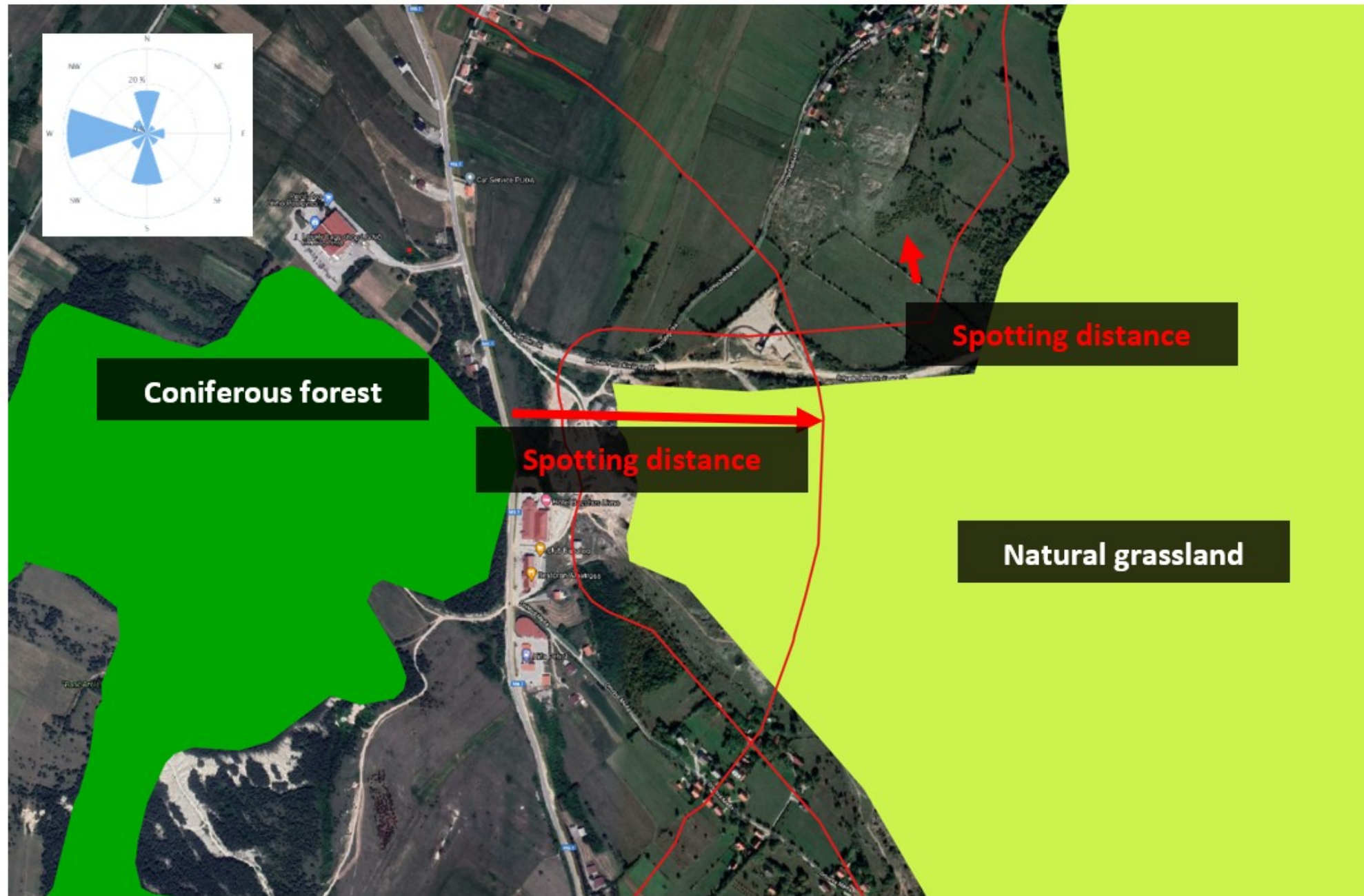


WUI Classification and Hazard Assessment - Jihomoravský kraj



WUI CLASSIFICATION SUMMARY	
Jihomoravský kraj	
=====	
Total Grid Cells: 715,598	
Grid Resolution: 100m x 100m	
WUI AREAS:	
Total WUI Cells: 6,494	
Total WUI Area: 64.94 km ²	
WUI Coverage: 0.9%	
WUI TYPES:	
Intermix: 6,494 cells	
Interface: 0 cells	
HAZARD LEVELS:	
Very High: 208 cells	
High: 22,233 cells	
Moderate: 204,173 cells	
Low: 173,406 cells	





Coniferous forest



Natural grasslands

District (Okres):

01. Ustí nad Labem



Layers



Filters



Analysis



Data

Floods

Wildfires

BUILDINGS

☒ Buildings (color by risk)☐ Missing / low-quality building dataOpacity:

FLOOD ZONES

☒ Q5 (5-year)☒ Q20 (20-year)☒ Q100 (100-year)☒ Q500 (500-year)☐ Roads intersecting flood zones

Road Passability at Flood Level

Shows accessible (green) vs. blocked (red) roads at each flood return period.

Q500 – 500-year flood

Passable Blocked / flooded

FIRE STATION ROUTING

Click a building to see the nearest fire station and estimated arrival route.

☒ Show route to nearest station☐ Fire stations coverage layers

SEARCH BUILDING

Enter building ID...

Search

2D Map

3D View

OSM (French)

+

-

↑



Building Exposure

Roof Elevation 8.0 m

Coordinates 50.68415, 13.99415

Data Flags low_height_quality

Fire Response

Nearest Station HZS - ÚO Ústí nad Labem

Station Type / JPO Professional / I

Straight-line distance 0.4 km (straight-line)

Est. arrival time 3 min (60 km/h road est.)

Route flood risk No flood on route

3 NEAREST STATIONS

Station	km	~min
● HZS - ÚO Ústí nad Labem	0.4	3
● SDH Božtěšice	2.0	8
● SDH Všebořice, Severní Terasa	2.8	9

Est. at 60 km/h road + alert time

Flood Exposure

Period	Flooded?	Depth (m)
Q5	No	—
Q20	No	—
Q100	No	—
Q500	No	—

Depth Chart



View 3D

Copy Link

Export

District (Okres):
01. Usti nad Labem

Layers

Filters

Analysis

Data

Floods

Wildfires

BUILDINGS

☒ Buildings (color by risk)

☐ Missing / low-quality building data

Opacity:

FLOOD ZONES

☒ Q5 (5-year)

☒ Q20 (20-year)

☒ Q100 (100-year)

☒ Q500 (500-year)

☐ Roads intersecting flood zones

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Passable

Blocked / flooded

FIRE STATION ROUTING

Click a building to see the nearest fire station and estimated arrival route.

☒ Show route to nearest station

☐ Fire stations coverage layers

SEARCH BUILDING

Enter building ID...

Search



Building Exposure

Roof Elevation

8.0 m

Coordinates

50.64667, 14.04396

Data Flags

low_height_quality

Fire Response

Nearest Station

SDH Střekov

Station Type / JPO

Volunteer Brigade / II/III

Straight-line distance

0.3 km (straight-line)

Est. arrival time

5 min (60 km/h road est.)

Route flood risk

Route crosses Q20 flood zone

3 NEAREST STATIONS

Station	km	~min
SDH Střekov	0.3	5
SDH Ústí nad Labem I.	1.7	7
OSH Ústí nad Labem	1.7	7

Est. at 60 km/h road + alert time

Flood Exposure

Period	Flooded?	Depth (m)
Q5	YES	0.50
Q20	YES	1.50
Q100	YES	3.00
Q500	YES	5.00

Depth Chart

Q5

0.5m

Q20

1.5m

Q100

3.0m

Q500

5.0m

View 3D

Copy Link

Export

WORKSPACE

Home

RESILIENCE

 Alerts & hazards

 Assessment

 Action Cards

 Recovery plans

BETA

 BIA

EVIDENCE

 Reports

 Guideline Library

 NIS2

BETA

SYSTEM

 Settings

RESILIENCE WORKFLOW

abc — Dashboard

Continue where you left off

100% complete

Action Cards →

Step 5 of 6

Business impact analysis

Continue with the next recommended step in the resilience workflow.

Add critical process →

Overview

Risk

Actions

Intelligence

RISK

 Low

Stable exposure

ALERTS

 9

9 active warning(s)

OPEN ACTIONS

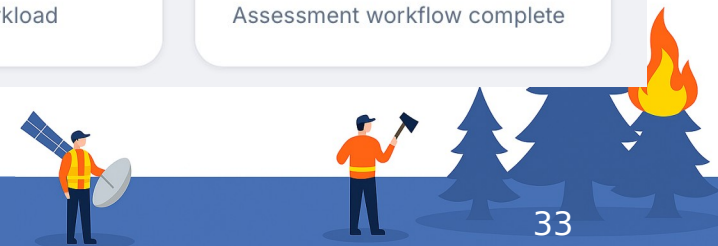
 108

High operational workload

COMPLIANCE

 100%

Assessment workflow complete





9 active alerts

Advisory

Moderate



Rain

Highest severity · Main hazard

7m 44s



Review alert details >

Project preview Pamplona, Navarre ⌚ Expires: 09:59 PM Source: MeteoAlarm Last updated: 08:49 PM



Warning map

Pamplona, Navarre · Source: MeteoAlarm

0 Extreme

0 Severe

2 Moderate

7 Minor

Thunderstorm >

NH-07 Lightning / Thunderstorm >

CFPA-E N4 >

Lightning protection readiness



Rain

MODERATE

Ribera del Ebro de Navarra, Valle del ...
2 active zones



Thunderstorm

MODERATE

Selected

Ribera del Ebro de Navarra, Valle del ...
2 active zones



snow-ice

MINOR

Valle del Almanzora y Los Vélez, Naci...
1 active zones



high-temperature

MINOR

Valle del Almanzora y Los Vélez, Naci...
1 active zones



Fog

MINOR

Valle del Almanzora y Los Vélez, Naci...



RECOMMENDED ACTION NOW

NH-07

MODERATE

Lightning / Thunderstorm

Prioritised because Lightning / Thunderstorm has the highest severity and active zones near the selected site.

TRIGGER

Thunderstorm warning affecting 2 active zone(s).

Ribera del Ebro de Navarra · Valle del Almanzora y Los Vélez, Nacimiento y Campo de Tabernas, Poniente y Almería Capital, Levante almeriense, Grazalema, Campiña gaditan...

DO FIRST

- 1 Verify surge protection and earthing
- 2 Stop outdoor work and move staff inside
- 3 Shelter staff in place; stop outdoor work

PRIMARY SOURCE

CFPA-E

CFPA-E Guideline No 4:2013 N — Lightning protection

Open scenario >

Open guideline ↗



Risk Identification

Plan — hazard identification, targets, procedures, KPIs

Do — training, drills, inspections, records

Check — audits, KPI review, incident analysis

Act — corrective actions, procedure updates

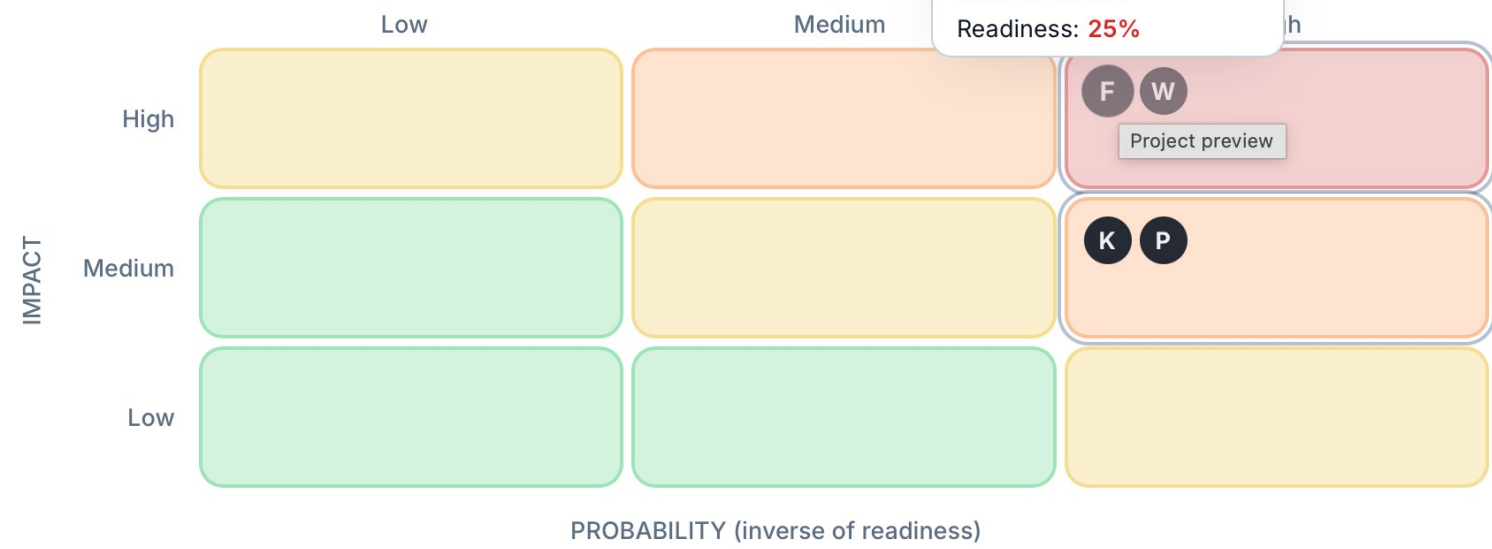


⚠ Risk Matrix

Scenario risk positions based on aggregated readiness scores

↗ Avg. Readiness: 6% 🛡 Scenarios: 4

2 Critical 2 High



Risk Level: ■ Low ■ Medium ■ High ■ Critical



CFPA-E Guidelines in Action Cards

NATURAL HAZARD



Flood event affecting operations

Natural Hazard

38

Preparedness

CRITICAL HIGH effort

👤 Building Owner / Facility Manager / Insurance Liaison

⚡ New site, building purchase, significant renovation, after flood event

v2 • 0 done / 23

NATURAL HAZARD



Flood event affecting operations

Natural Hazard

0

Recovery

CRITICAL HIGH effort

👤 Flood Protection Officer / Structural Engineer / Insu...

⚡ Flood waters receded; access to building permitted

v2 • 0 done / 15

NATURAL HAZARD



Flood event affecting operations

Natural Hazard

0

Response

CRITICAL LOW effort

👤 Flood Protection Officer / Safety Manager

⚡ Flood forecast received, alarm level threshold reached, or heavy rain/fl...

v2 • 0 done / 14

PEOPLE / ORGANISATION



Pandemic / high staff absence

People / Organisation

0

Preparedness

Manager

v2 • 0 done / 5

PEOPLE / ORGANISATION



Pandemic / high staff absence

People / Organisation

0

Recovery

Manager

v2 • 0 done / 5

PEOPLE / ORGANISATION



Pandemic / high staff absence

People / Organisation

0

Response

Manager

v2 • 0 done / 5

Project preview

Flood event affecting operations — Preparedness51%

Natural Hazard

Building Owner / Facility Manager / Insurance Liaison

HIGH effort

v3

⚡ Trigger: New site, building purchase, significant renovation, after flood event

🕒 Deadline: [EXPERT JUDGMENT]: Complete before any construction or significant renovation; review every 6 years per EU Directive 2007/60/EC

🕒 Frequency: Every 6 years (EU Directive), or after any significant flood event

5 completed, 0 in progress, 18 remaining

Export PDF

Overview

Checklist (23)

Contacts

Score

Click an item to cycle status: To-do → In progress → Done.

☐

Flood insurance in place for buildings, contents, and business interruption

CFPA-E

☐

Backflow prevention installed on drainage

CFPA-E

☐

Fuel tanks anchored; fill/vent openings protected

CFPA-E

☐

Water-resistant floor/wall materials in basement

CFPA-E

☐

High-value equipment, documents, and hazardous substances removed from basement

CFPA-E

Project preview

Flood event affecting operations — Preparedness51%

Natural Hazard

Building Owner / Facility Manager / Insurance Liaison

HIGH effort

v3

⚡ Trigger: New site, building purchase, significant renovation, after flood event

🕒 Deadline: [EXPERT JUDGMENT]: Complete before any construction or significant renovation; review every 6 years per EU Directive 2007/60/EC

🕒 Frequency: Every 6 years (EU Directive), or after any significant flood event

5 completed, 0 in progress, 18 remaining

Export PDF

Overview

Checklist (23)

Contacts

Score

Preparedness38%

Response0%

Recovery75%

Top gap: Preparedness

Score Breakdown

35% — Low

By Phase

Preparedness38%

Response0%

Recovery75%

07/07/2026

Recovery plan

Project preview

Phases (4)

Immediate

0 hours – 24 hours

0/7

Life safety — full evacuation; fire service engagement; account for all persons; notify insurer; regulatory assessment

ACTIONS

1

Initiate full building evacuation; all wardens sweep zones

Fire Warden • T+0

All zones swept; wardens confirm clear to IC

SRC

2

Account for all staff and visitors at muster point

Fire Warden + HR Lead • T+15 min • Depends: FS08-IA-01

100% confirmed in muster register

SRC

3

Brief fire service on building layout, fire location, materials and access

Fire Service Liaison • On arrival

Fire commander confirms briefed; any missing persons declared

SRC

4

Confirm all persons safe; if any missing persons — advise fire service immediately

Incident Commander • T+15 min • Depends: FS08-IA-02

Fire service confirmation that no missing persons

SRC

5

Notify insurer

Insurance Coordinator • T+24 hours

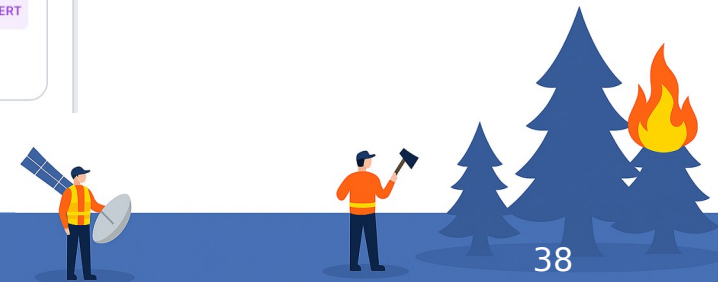
Insurer reference number logged

EXPERT

Check-lists for:

- immediate,
- short-term,
- long-term
- revision actions

AI
implementation
in development





WUI Wildfire Risk Assessment Platform

Protect Your Home from Wildfire Risk

Comprehensive self-assessment tool for evaluating your property's wildfire hazard and vulnerability. Get actionable insights and professional analysis.

Start Assessment →

Learn More →

11

Assessment Categories

40+

Risk Factors

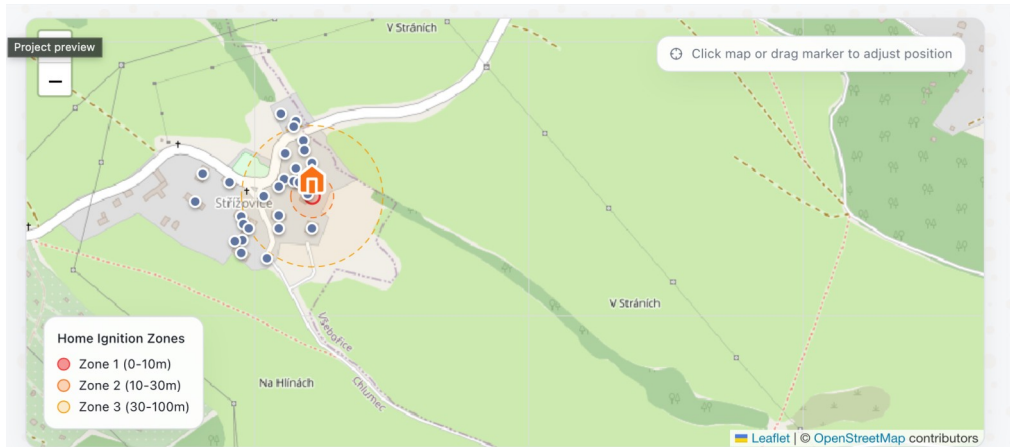
5

Risk Levels

100%

Self-Service





Surrounding Buildings Analysis

Based on OpenStreetMap data within 150m radius

Refresh

Nearest Building Distance

6.8m away

High Risk

1
Within 15m
(HIZ Zone 1)

IBVA Wildfire Risk Assessment Report

Property Assessment Results

Ústí nad Labem, Ústí nad Labem-město, Ústí nad Labem, okres Ústí nad Labem, Ústí nad Labem Region, Northwest, Czechia

Generated on May 11, 2026

Risk Index

4

MEDIUM
RISK

Score: 0

Score: 2

Next >

IBVA Calculation Formula

$$\text{RISK_INDEX} = (V / V_{\text{max}}) \times 10 \times (1 + E/18)$$

Hazard (h)

1.0e-2

Zone 4

Vulnerability (V)

30

of 99 max

Emergency (E)

5

deficit points

Risk Index

4

MEDIUM

$$\text{Calculation: } (30/99) \times 10 \times 1.28 = 4$$

Step 2 of 16

13% Complete

Property Specification

Property Maintenance

Building Description

Home Ignition Zone 1 (up to ~10m)



Property Maintenance

General property and vegetation management

Is property periodically maintained and vegetation managed?

Regular maintenance of property and vegetation around the building

Yes

Score: 0

No

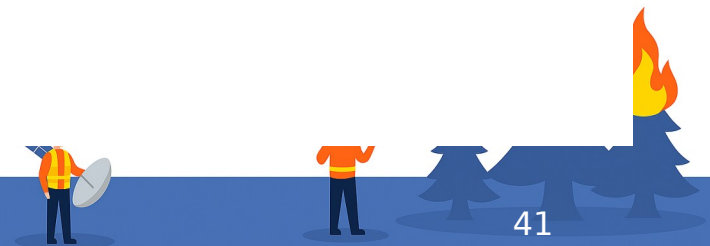
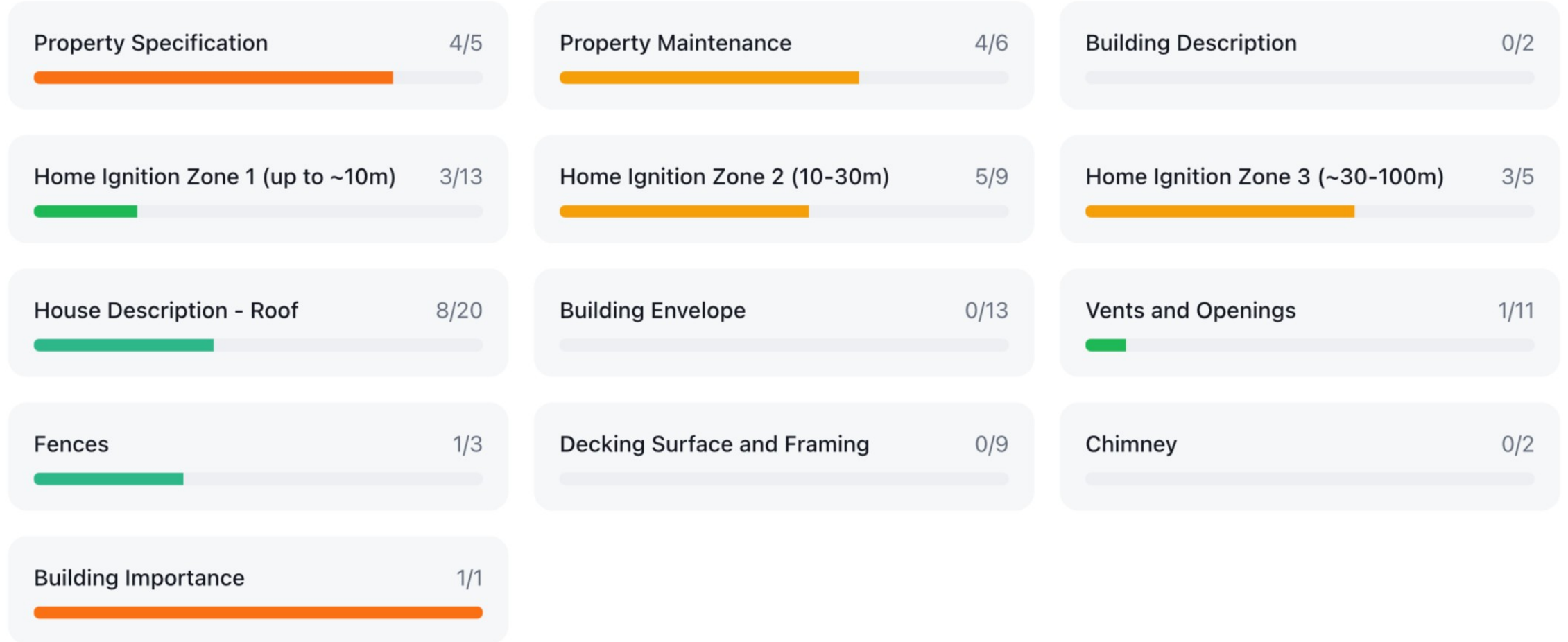
Score: 4

07/07/2026



Vulnerability by Category

Detailed scores by assessment area



Application of open-data in information of homeowner



Záplavová území / Flood zones

Server-side intersect — VUV TGM (autoritativní).

- Active flood zone
- 5-year flood (Q5)
- 20-year flood (Q20)
- 100-year flood (Q100)
- 500-year flood (Q500)

Nejhorší expozice / Worst case: 100-year flood (Q100)

Hasičské stanice / Fire stations

- JPO I — HZS
 - HZS - ÚO Přerov
 - HZS SŽ JPO Přerov
 - HZS - PS Lipník nad Bečvou
- JPO II — JSDH
 - OV MHJ Přerov
 - HS Přerov
 - HS Rokytnice
- JPO III — JSDH
 - Žádná v okruhu 15 km.
- JPO V — SDH
 - SDH Meopta - Optika, a.s.
 - SDH Kozlovice
 - SDH Újezdec

Historické povodně / Historical floods

2020 — October 2020 Flash Floods

Q20 • 850 m³/s

1997 — Moravian Floods 1997

Q500 • 2160 m³/s

Thank you for attention

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Immediate

0 hours – 24 hours

0/7

Life safety — full evacuation; fire service engagement; account for all persons; notify insurer; regulatory assessment

ACTIONS



1 Initiate full building evacuation; all wardens sweep zones

Fire Warden • T+0

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Insurance Coordinator • T+24 hours

Insurer reference number logged

EXPERT