

# SUMMARY OF INSURANCE

PREPARED FOR

**Zynn Construction, Inc.**  
**1488 S. Monroe Ave., Unit E**  
**Grand Park, TX 75199-1000**
**FOR POLICY CHANGES CONTACT:**

 Alexandra Cleveland  
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 (561) 316-3030

## PROPERTY

CARRIER	POLICY NUMBER	EFFECTIVE	EXPIRATION	PREMIUM
<b>Hanover Insurance</b>	<b>AB12CD8552</b>	<b>8/1/2021</b>	<b>8/1/2022</b>	<b>\$3,522.00</b>

### BLANKET LIMITS

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
	Blanket	\$8,657,000		90%	Broad	\$5,000

### LOCATION #1: 1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$1,000,000	R	90%	Broad	\$10,000
				90%	Windstorm	10%
1	Contents	\$500,000	R	90%	Special	\$5,000
2	Building	\$2,000,000	R	90%	Broad	\$20,000
				90%	Windstorm	10%
3	Building	\$500,000	R	90%	Broad	\$5,000
				90%	Windstorm	10%
4	Building	\$500,000	R	90%	Broad	\$5,000
				90%	Windstorm	10%
4	Contents	\$500,000	R	90%	Special	\$5,000

### LOCATION #2: 1400 S. MONROE BLVD., STE 150, GRAND PARK, TX 75199-1005

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$120,000	A	90%	Broad	\$2,500
1	Contents	\$12,000	A	90%	Special	\$2,500

# SUMMARY OF INSURANCE CONTINUED

Zynn Construction, Inc.

## LOCATION #3: 1400 S. MONROE BLVD., STE 200, GRAND PARK, TX 75199-1007

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Contents	\$25,000	R	90%	Special	\$2,500

## LOCATION #4: 85000 FT. WORTH AVENUE, GRAND PARK, TX 75199-1235

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Building	\$500,000	A	90%	Special	\$5,000
				90%	Windstorm	10%
1	Contents	\$1,500,000	R	90%	Broad	\$15,000
2	Building	\$500,000	A	90%	Broad	\$5,000
				90%	Windstorm	10%
2	Contents	\$500,000	A	90%	Special	\$5,000

## LOCATION #5: 7548 E. CREEK POINT, OAK CENTER, TX 75195-2044

BLDG	SUBJECT	AMOUNT	VALUATION	COINS	CAUSE OF LOSS	DEDUCTIBLE
1	Contents	\$500,000	F	90%	Special	\$5,000

### VALUATION DEFINITIONS

(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

### ADDITIONAL COVERAGES

	LIMIT	DEDUCTIBLE
Asphalt Coverage	\$15,000	\$150
Asphalt Coverage - Location #1, Building #2	\$25,000	
Mold Coverage - Location #5, Building #1, Subject #1	\$10,000	

### ADDITIONAL INTERESTS

ADDITIONAL INTERESTS	INTEREST
First National Bank	Lienholder
Timothy Jones	Loss Payee 1400 S. Monroe Blvd., Ste 200 Grand Park, TX 75199-1007, Building #1
Merchants Bank	Additional Insured 7548 E. Creek Point Oak Center, TX 75195-2044, Building #1, Subject #1

**FORMS AND ENDORSEMENTS**

<b>T2548</b>	Terrorism Exclusion
<b>G1254</b>	Pollution Exclusion

**REMARKS**

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**ELECTRONIC DATA PROCESSING**

<b>CARRIER</b> Hanover Insurance	<b>POLICY NUMBER</b> AB12CD8552	<b>EFFECTIVE</b> 8/1/2021	<b>EXPIRATION</b> 8/1/2022	<b>PREMIUM</b> \$1,533.00
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**LOCATION #1 BUILDING#1: 1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000**

<b>SUBJECT</b>	<b>AMOUNT</b>	<b>VALUATION</b>	<b>COINSURANCE</b>	<b>DEDUCTIBLE</b>
Computer Hardware Owned	\$500,000	G	90%	\$5,000
Data & Media (Software)	\$500,000	R	90%	\$5,000
Mechanical Breakdown	Not Included			
Flood Coverage	Not Included			
Earthquake Coverage	Included			

**LOCATION #2 BUILDING#1: 1400 S. MONROE BLVD., STE 150, GRAND PARK, TX 75199-1005**

<b>SUBJECT</b>	<b>AMOUNT</b>	<b>VALUATION</b>	<b>COINSURANCE</b>	<b>DEDUCTIBLE</b>
Computer Hardware Owned	\$100,000			
Data & Media (Software)	\$150,000			
Mechanical Breakdown	Included			
Flood Coverage	Not Included			
Earthquake Coverage	Included			

# SUMMARY OF INSURANCE CONTINUED

Zynn Construction, Inc.

## LOCATION #3 BUILDING#1: 1400 S. MONROE BLVD., STE 200, GRAND PARK, TX 75199-1007

SUBJECT	AMOUNT	VALUATION	COINSURANCE	DEDUCTIBLE
Computer Hardware Owned	\$5,000	G	90%	\$500
Data & Media (Software)	\$15,000	R	90%	\$1,500
Mechanical Breakdown	Not Included			
Flood Coverage	Not Included			
Earthquake Coverage	Included			

## LOCATION #5 BUILDING#1: 7548 E. CREEK POINT, OAK CENTER, TX 75195-2044

SUBJECT	AMOUNT	VALUATION	COINSURANCE	DEDUCTIBLE
Mechanical Breakdown	Not Included			
Flood Coverage	Not Included			
Earthquake Coverage	Not Included			

### VALUATION DEFINITIONS

(A) Actual Cash Value	(G) Guaranteed Replacement Cost	(R) Replacement Cost
(B) Business Income Changes	(I) Invoice Cost	(S) Stated Amount
(C) Agreed Amount (Waived Coinsurance) and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

### ADDITIONAL COVERAGES

	LIMIT	DEDUCTIBLE
Data Breach Liability	\$500,000	\$5,000
Cyber Liability - Location #3, Building #1	\$150,000	\$10,000
Vandalism Coverage - Location #5, Building #1, Item #1	\$50,000	\$500

### ADDITIONAL INTERESTS

	INTEREST
First National Bank	Lienholder
Bank of America	Additional Insured 1488 S. Monroe Blvd. Grand Park, TX 75199-1000, Building #1
First National Bank	Loss Payee 7548 E. Creek Point Oak Center, TX 75195-2044, Building #1, Item #1

# SUMMARY OF INSURANCE CONTINUED

Zynn Construction, Inc.

## FORMS AND ENDORSEMENTS

1:	Terrorism Exclusion
2	Sample

## EQUIPMENT FLOATER

CARRIER <b>Hanover Insurance</b>	POLICY NUMBER <b>AB12CD8552</b>	EFFECTIVE <b>8/1/2021</b>	EXPIRATION <b>8/1/2022</b>	PREMIUM <b>\$1,635.00</b>
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### POLICY INFORMATION

### VALUE

Coverage Type	Scheduled
Coverage Form	Named Perils
Valuation	Replacement Cost
Total Scheduled Amount	\$15,000,000
Coinsurance	90%
Deductible	\$10,000

### UNSCHEDULED EQUIPMENT

### MAXIMUM ITEM

### COINS

### AMOUNT

Tools	\$5,000	90%	\$500,000
Supplies	\$500	90%	\$150,000

### ITEM SCHEDULED EQUIPMENT

### ID/SERIAL NUMBER

### AMOUNT

1	2015 Caterpillar S845 Earthmover	DKFJI08978	\$150,000
2	1995 Caterpillar 4825 Backhoe	UIER79DHK0	\$125,000
3	2002 Ford DX125 Backhoe	1FD745D	\$80,000

### ADDITIONAL COVERAGES

### LIMIT

### DEDUCTIBLE

Vandalism Endorsement	\$15,000	\$150
Sample Coverage - Item #2	\$150,000	\$1,500

**CRIME (INCLUDES BURGLARY)**

<b>CARRIER</b> Hanover Insurance	<b>POLICY NUMBER</b> AB12CD8552	<b>EFFECTIVE</b> 8/1/2021	<b>EXPIRATION</b> 8/1/2022	<b>PREMIUM</b> \$755.00
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**LOCATION #1: 1488 S. Monroe Blvd., Grand Park, TX**

<b>COVERAGES</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Employee Dishonesty	\$1,000,000	\$10,000
ERISA - Zynn Construction Employee Pension Aggregate	\$1,000,000 \$1,000,000	
Forgery or Alteration	\$500,000	\$5,000
Theft of Money and Securities - Inside Premises	\$500,000	\$5,000
Robbery or Burglary of Other Property - Inside the Premises	\$500,000	\$5,000
Other Property - Outside Premises	\$500,000	\$5,000

**LOCATION #2: 1400 S. Monroe Blvd., Ste 150, Grand Park, TX**

<b>COVERAGES</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Employee Dishonesty	\$1,000,000	\$10,000
Theft of Money and Securities - Inside Premises	\$500,000	\$5,000

<b>ADDITIONAL COVERAGES</b>	<b>LIMIT</b>	<b>DEDUCTIBLE</b>
Looting Coverage	\$100,000	\$1,000
Vandalism Coverage - Location #1, Building #1	\$125,000	\$1,000

**FORMS AND ENDORSEMENTS**

<b>CD1250</b>	Crime Declarations
<b>C1000</b>	Schedule

# SUMMARY OF INSURANCE CONTINUED

Zynn Construction, Inc.

## GENERAL LIABILITY

CARRIER <b>Hanover Insurance</b>	POLICY NUMBER <b>AB12CD8552</b>	EFFECTIVE <b>8/1/2021</b>	EXPIRATION <b>8/1/2022</b>	PREMIUM <b>\$1,189.00</b>
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COVERAGES	LIMITS
General Aggregate	\$1,000,000
Products & Completed Operations Aggregate	\$1,000,000
Personal & Advertising Injury	\$500,000
Each Occurrence	\$100,000
Damage to Rented Premises	\$100,000
Medical Expense (Any One Person)	\$100,000
Employee Benefits Aggregate	\$1,000,000
Property Damage Deductible - Per Claims Made	\$10,000
Bodily Injury Deductible - Per Claims Made	\$5,000
Other Deductible - Per Claim	\$1,000

EMPLOYEE BENEFITS COVERAGES	LIMITS
Employee Benefits Liability	\$500,000

### LOCATION #1: 1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	12345	Builders	Gross Sales	\$5,850,000
4	12346	Lumber Yard	Area	570,000

### LOCATION #5: 7548 E. CREEK POINT, OAK CENTER, TX 75195-2044

BLDG	CLASS CODE	CLASSIFICATION	PREMIUM BASIS	EXPOSURE
1	12345	Builders	Gross Sales	\$2,000,000

ADDITIONAL COVERAGES	LIMIT	DEDUCTIBLE
Tradeshaw Samples Protection	\$15,000	\$1,500
Mold Coverage - Location#1, Building#4	\$10,000	\$1,000

ADDITIONAL INTERESTS	INTEREST
First National Bank	Additional Insured

# SUMMARY OF INSURANCE CONTINUED

Zynn Construction, Inc.

ADDITIONAL INTERESTS	INTEREST
First National Bank	Lienholder 1488 S. Monroe Blvd. Grand Park, TX 75199-1000
First National Bank	Loss Payee 7548 E. Creek Point Oak Center, TX 75195-2044

## FORMS AND ENDORSEMENTS

D7580	General Liability Declarations
G1257	Leakage Exclusion

## BUSINESS AUTO

CARRIER	POLICY NUMBER	EFFECTIVE	EXPIRATION	PREMIUM
Hanover Insurance	AB12CD8552	8/1/2021	8/1/2022	\$6,358.00

COVERAGES	LIMITS	AUTO SYMBOLS
Combined Single Limit	\$500,000	2, 7
Personal Injury Protection	Included	2
Medical Payments	Included	2
Uninsured Motorists - Each Person	\$250,000	1, 7
Uninsured Motorists - Each Accident	\$500,000	1, 7
Comprehensive Deductible	\$1,000	2, 7
Collision Deductible	\$1,000	2
Hired / Borrowed Auto Liability	Included	
Non-owned Auto Liability	Included	

## SYMBOL DEFINITIONS

(1) Any Auto	(4) Owned Autos Other Than Private Passenger	(7) Autos Specified on Schedule
(2) All Owned Autos	(5) All Owned Autos Requiring No-Fault Coverage	(8) Hired Autos
(3) Owned Private Passenger Autos	(6) Owned Autos Subject to Compulsory U.M. Law	(9) Non-Owned Autos

VEH	INSURED ID	YEAR, MAKE, & MODEL	VIN	COMP DED	COLL DED
1		2015 GMC Terrain	DFU1FD45ADF465	\$1,000	\$500
2		2013 GMC C2500	DF5D1542D1F5D45	\$1,000	\$500
3		2010 GMC Savanna G1500	FLDKOI132121F2D	\$1,000	\$500
4		2015 Ford F150 Supercrew	GFKSPGO154L97689	\$1,000	\$1,000
5		2014 Ford F150 Supercrew	FD4154D12D1F6S4	\$1,000	\$1,000



# SUMMARY OF INSURANCE CONTINUED

Zynn Construction, Inc.

VEH	INSURED ID	YEAR, MAKE, & MODEL	VIN	COMP DED	COLL DED
6		2014 Ford Transit Connect	DF897FJE544TY8S	\$1,000	\$500

DRIVERS	DATE OF BIRTH	LICENSE NUMBER
James D. Zynn	On File	On File
Joe Green	Please Provide	On File
John Jenkins	On File	On File
Melody J. Walker	On File	On File
Sam Jones	Please Provide	Please Provide
Sarah C. Zynn	On File	On File

ADDITIONAL COVERAGES	LIMIT	DEDUCTIBLE
Additional Towing Coverage	\$10,000	\$1,000
Commercial Auto Rental Reimbursement - Vehicle #1	\$10,000	\$1,000

ADDITIONAL INTERESTS	INTEREST
First National Bank	Lienholder
Bank of America	Lienholder 2015 GMC Terrain VIN#DFU1FD45ADF465
Jeffery Johnson	Loss Payee 2015 Ford F150 Supercrew VIN#GFKSPGO154L97689

FORMS AND ENDORSEMENTS	
CA7580	Commercial Auto Declarations
G1255	Garage Exclusion

REMARKS	
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**COMMERCIAL UMBRELLA**

<b>CARRIER</b> Hanover Insurance	<b>POLICY NUMBER</b> AB12CD8552	<b>EFFECTIVE</b> 8/1/2021	<b>EXPIRATION</b> 8/1/2022	<b>PREMIUM</b> \$4,279.00
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COVERAGES	LIMIT
Each Occurrence	\$5,000,000
Prod Comp Ops	\$5,000,000
Aggregate	\$5,000,000
Retained Limit	\$25,000

UNDERLYING COVERAGES	CARRIER / POLICY #	POLICY PERIOD	LIMIT
Automobile Liability Combined Single Limit	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000
General Liability Each Occurrence General Aggregate Product & Completed Ops Agg Personal & Advertising Injury Damage to Rented Premises Medical Expenses	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$100,000 \$1,000,000 \$1,000,000 \$500,000 \$100,000 \$100,000
Employers Liability Each Accident Disease Each Employee Disease Policy Limit	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000 \$250,000 \$1,000,000
Crime (Includes Burglary) Employee Dishonesty	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$1,000,000
Equipment Floater Aggregate	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$15,000,000

ADDITIONAL COVERAGES	LIMIT	DEDUCTIBLE
Sample Coverage	\$1,000,000	\$10,000

ADDITIONAL INTERESTS	INTEREST
First National Bank	Lienholder

**FORMS AND ENDORSEMENTS**

<b>T2548</b>	Terrorism Exclusion
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**WORKER'S COMPENSATION**

CARRIER <b>Hanover Insurance</b>	POLICY NUMBER <b>AB12CD8552</b>	EFFECTIVE <b>8/1/2021</b>	EXPIRATION <b>8/1/2022</b>	PREMIUM <b>\$3,859.00</b>
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COVERAGES	LIMIT
Employers Liability: Each Accident	\$500,000
Employers Liability: Disease – Policy Limit	\$1,000,000
Employers Liability: Disease – Each Employee	\$250,000
Workers Compensation: Statutory Benefit	Included

**LOCATION #1: 1488 S. MONROE BLVD., GRAND PARK, TX 75199-1000**

STATE	CODE	DESCRIPTION	ESTIMATED PAYROLL	BASE RATE	ESTIMATED PREMIUM
TX	1463	Asphalt Works: Operated By Road Paving Contractors	\$125,000	1.84	\$2,300
TX	5403	Apartment Buildings And Motels - Erection - Wood Frame & Drivers	\$4,502,502	0.84	\$37,821
TX	8058	Lumber Yard - Commercial: Store Employees	\$52,000	1.10	\$572
TX	8810	Clerical Office Employees Noc	\$45,000	0.75	\$338

**LOCATION #2: 1400 S. MONROE BLVD., STE 150, GRAND PARK, TX 75199**

STATE	CODE	DESCRIPTION	ESTIMATED PAYROLL	BASE RATE	ESTIMATED PREMIUM
TX	8810	Clerical Office Employees Noc	\$38,000	0.75	\$285

**LOCATION #3: 1400 S. MONROE BLVD., STE 200, GRAND PARK, TX 75199**

STATE	CODE	DESCRIPTION	ESTIMATED PAYROLL	BASE RATE	ESTIMATED PREMIUM
TX	8810	Clerical Office Employees Noc	\$42,000	0.75	\$315

# SUMMARY OF INSURANCE CONTINUED

Zynn Construction, Inc.

## LOCATION #4: 85000 FT. WORTH AVENUE, GRAND PARK, TX 75199

STATE	CODE	DESCRIPTION	ESTIMATED PAYROLL	BASE RATE	ESTIMATED PREMIUM
TX	5403	Apartment Buildings And Motels - Erection - Wood Frame & Drivers	\$125,410	1.84	\$2,308
TX	8058	Lumber Yard - Commercial: Store Employees	\$250,000	1.10	\$2,750
TX	8810	Clerical Office Employees Noc	\$30,000	0.75	\$225

## LOCATION #5: 7548 E. CREEK POINT, OAK CENTER, TX 75195

STATE	CODE	DESCRIPTION	ESTIMATED PAYROLL	BASE RATE	ESTIMATED PREMIUM
TX	8810	Clerical Office Employees Noc	\$78,500	0.75	\$589

### ADDITIONAL COVERAGES

### LIMIT

### DEDUCTIBLE

Special Loss Settlement	\$500,000	\$5,000
Out of State Medical Coverage - Location #1 - State of Texas	\$250,000	\$250

## STATE OF LOUISIANA

### PREMIUM CALCULATIONS

### FACTOR

### PREMIUM

Total Factored Premium		\$2,500
Experience or Merit Modification	1.10	\$275
Premium Discount	2.50	-\$70
Expense Constant		\$200
Total Estimated Annual Premium for Louisiana		\$2,905
Minimum Premium		\$3,000
Deposit Premium		\$750

**STATE OF TEXAS**

PREMIUM CALCULATIONS	FACTOR	PREMIUM
Total Factored Premium		\$45,003
Increased Limits	1.50	\$675
Deductible	0.20	\$50
1	2.00	\$3
Experience or Merit Modification	0.99	-\$665
4	5.00	\$6
Assigned Risk Surcharge	7.00	\$8
ARAP	9.00	\$10
11	12.00	\$13
Schedule Rating	14.00	\$200
CCPAP	15.00	\$16
Standard Premium	17.00	\$18
Premium Discount	5.00	-\$2,263
Expense Constant		\$200
Taxes / Assessments		\$1,352
19	20.00	\$21
Total Estimated Annual Premium for Texas		\$44,552
Minimum Premium		\$42,000
Deposit Premium		\$11,138

INCLUDED / EXCLUDED INDIVIDUALS	TITLE	INCLUDED	EXCLUDED
James D. Zynn - Location #1	President	✓	
Sarah C. Zynn	Chief Financial Officer		✓

**FORMS AND ENDORSEMENTS**

WC99580	Workers Compensation Declarations
T99580	Texas Special Declaration

**REMARKS**

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