

SUMMARY OF INSURANCE

James & Sarah Zynn
1488 S. Monroe Blvd.
Grand Park, TX 75199-1000

For policy changes contact:
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Homeowners	COMPANY Hanover Insurance	POLICY NUMBER H0125744	POLICY TERM 8/15/2021 - 8/15/2022
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LOCATION #1: 14250 S. COUNTRY CLUB CT., OAK CENTER, TX 75195	
DESCRIPTION	LIMITS & DEDUCTIBLES
Dwelling	\$1,500,000
Other Structures	\$50,000
Personal Property	\$150,000
Loss of Use	\$100,000
Personal Liability - Each Occurrence	\$500,000
Medical Payments - Each Person	\$250,000
Replacement Cost - Dwelling	Included
Replacement Cost - Contents	Included
Deductible -Personal Property - Other Perils	\$500
Deductible - Personal Property - Wind/Hail	\$500
Deductible - Personal Property - Theft	\$500
Building Ordinance or Law Aggregate	\$500,000
Debris Removal	Included
Earthquake Deductible	10%
Employers Liability	\$150,000 Number of Employees: 2
Fire Department Service Charge	Included
Golf Cart Liability	Included
Golf Carts - Physical Damage	\$100,000
Identity Fraud Expense Coverage	Included
Mine Subsidence	\$23
Plants, Shrubs, and Trees	Included
Refrigerated Food Products	Included
Water Backup of Sewers and Drains	Included

SUMMARY OF INSURANCE

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LOCATION #1: 14250 S. COUNTRY CLUB CT., OAK CENTER, TX 75195	
Vandalism Coverage	\$25,000
Deductible	\$1,000

LOCATION #2: 8750 S. ROCKAWAY BEACH RD., ROCKLEDGE, FL 32956	
DESCRIPTION	LIMITS & DEDUCTIBLES
Dwelling	\$2,000,000
Other Structures	\$75,000
Personal Property	\$250,000
Personal Liability - Each Occurrence	\$500,000
Medical Payments - Each Person	\$250,000
Replacement Cost - Full Value - Maximum	Included
Deductible - Dwelling - Other Perils	\$10,000
Deductible - Dwelling - Wind/Hail	\$10,000
Deductible - Dwelling - Theft	\$10,000
Deductible - Named Hurricane	10%
Deductible - Annual Hurricane	10%
Debris Removal	Included
Fire Department Service Charge	Included
Golf Cart Liability	Number of Carts: 1
Golf Carts - Physical Damage	\$50,000
Plants, Shrubs, and Trees	Included
Water Backup of Sewers and Drains	\$25,000

LOC	VEH	RECREATIONAL VEHICLES
1	1	2015 GoKart S150
2	1	2017 GoKart S250

ADDITIONAL INTERESTS	INTEREST
First National Bank 2837 Central Ave. Grand Park, 75199	Additional Insured
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Mortgagee - Location #2

NUMBER	FORMS AND ENDORSEMENTS
T1254	Terrorism Exclusion

SUMMARY OF INSURANCE

James & Sarah Zynn

NUMBER	FORMS AND ENDORSEMENTS
CD1250	Crime Declarations - Location #2

Inland Marine - Personal

COMPANY
Hanover Insurance

POLICY NUMBER
H0125744

POLICY TERM
8/15/2021 - 8/15/2022

PROPERTY CLASS	AMOUNT
Bicycles	\$4,500
Cameras	\$1,500
Guns	\$50,000

BICYCLES

ITEM	SCHEDULED PROPERTY	AMOUNT
1	2016 Terra Trike Rover	\$2,000
2	2016 Terra Trike Rover	\$2,500

CAMERAS

ITEM	SCHEDULED PROPERTY	AMOUNT
1	2000 Canon Digital 258X	\$1,500

GUNS

ITEM	SCHEDULED PROPERTY	AMOUNT
1	1992 Walther PPK	\$750
2	1900 Smith & Wesson 38 Caliber	\$28,000
3	1872 Browning Rifle	\$21,250

NUMBER	FORMS AND ENDORSEMENTS
T2548	Theft And Burglary - Guns
T1245	Terrorism Exclusion

	REMARKS
▪	Testing - See

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Personal Automobile	COMPANY Hanover Insurance	POLICY NUMBER 154F8E1154	POLICY TERM 8/15/2021 - 8/15/2022
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VEHICLE #1: 2010 GMC TERRAIN – VIN: FD421DF35E4S4A6	
DESCRIPTION	LIMITS & DEDUCTIBLES
Combined Single Limit	\$500,000
Personal Injury Protection - Each Person Auto Death Indemnity Total Disability	\$250,000 \$100,000 \$500,000
Medical Payments - Each Person	\$500,000
Uninsured Motorists Combined Single Limit Property Damage Deductible	\$500,000 \$250
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Towing and Labor	\$5,000

VEHICLE #2: 1995 FORD F150 – VIN: 45F478E487548369	
DESCRIPTION	LIMITS & DEDUCTIBLES
Combined Single Limit	\$500,000
Personal Injury Protection - Each Person Auto Death Indemnity Total Disability	\$250,000 \$100,000 \$500,000
Medical Payments - Each Person	\$500,000
Uninsured Motorists Combined Single Limit Property Damage Deductible	\$500,000 \$250
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Towing and Labor	\$5,000

DRIVERS	STATE	DRIVER'S LICENSE	DATE OF BIRTH
James D. Zynn	TX	TX127548	11/15/1980
Sarah C. Zynn	TX	TX457503	6/6/1982

SUMMARY OF INSURANCE

James & Sarah Zynn

ADDITIONAL INTERESTS	INTEREST
Citizens Bank of Oak Center 245 Broadway St. Oak Center, TX 75195	Loss Payee
Bank of American 2060 Lunge Rd. Grand Park, TX 75199	Lienholder - Vehicle #1

NUMBER	FORMS AND ENDORSEMENTS
CA7580	Personal Auto Declarations
CA7240	Terrorism Exclusion - Vehicle #1

	REMARKS
▪	print - see

Personal Umbrella	COMPANY Hanover Insurance	POLICY NUMBER H0125744	POLICY TERM 8/15/2021 - 8/15/2022
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DESCRIPTION	LIMIT
Policy Limit	\$5,000,000
Self-Insured Retention	\$50,000
Uninsured Motorist	\$1,000,000
Underinsured Motorist	\$1,000,000
Terrorism	\$500,000
2nd Test	\$1

LOC	PROPERTY LOCATIONS
1	14250 S. Country Club Ct. Oak Center, TX 75195
1	1488 S. Monroe Blvd. Grand Park, TX 75199-1000
2	8750 S. Rockaway Beach Rd. Rockledge, FL 32956

VEH	AUTOMOBILES
1	2010 GMC Terrain
2	1995 Ford F150

VEH	RECREATIONAL VEHICLES
1	2020 Sunset Rivera

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James & Sarah Zynn

HULL	WATERCRAFT
1	2015 Cobalt Speedster
2	2002 Open Water Freedom
3	2010 Fishing Waters Skimmer

DRIVER	DRIVERS
1	James D. Zynn
2	Sarah C. Zynn

UNDERLYING COVERAGES	CARRIER / POLICY	POLICY PERIOD	LIMITS
Automobile Liability Combined Single Limit Uninsured Motorist Combined Single Limit	Hanover Insurance 154F8E1154	12/20/2019 - 12/20/2020	\$500,000 \$500,000
Homeowners Personal Liability	Hanover Insurance H0125744	8/15/2020 - 8/15/2021	\$500,000
Rentals Personal Liability	Hanover Insurance DW154522	1/4/2020 - 1/4/2021	\$100,000
Watercraft Liability Each Person Liability Each Accident Property Damage Each Accident Uninsured Boaters Each Person Property Damage Each Accident	Hanover Insurance I9DF485440	6/1/2020 - 6/1/2021	\$4 \$500,000 \$3 \$1 \$8
Personal Flood Liability Each Occurrence	Hanover Insurance H0125744	8/15/2020 - 8/15/2021	\$1,500,000

ADDITIONAL COVERAGES	LIMIT	DEDUCTIBLE
Terrorism Exclusion	\$100,000	\$1,000

	REMARKS
▪	pumb testing - see