

Summary of Insurance

James & Sarah Zynn

1488 S. Monroe Blvd.
Grand Park, TX 75199
Coverages as of March 15, 2022

Homeowners

Hanover Insurance Issuing Company
HO125744 Policy Number
8/15/2021 to 8/15/2022 Policy Term

Named Insureds

Insured	Interest
James Zynn and Sarah C. Zynn	First Named Insureds
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured
Zynn Construction, Inc.	Additional Named Insured

Coverages

Subject	Amount
14250 S. Country Club Ct., Oak Center, TX 75195	
Residence	Primary
Coverage Form	Homeowners Form 1
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
Deductibles	
Personal Property – Other Perils	\$500
Personal Property – Wind / Hail	\$500
Personal Property – Theft	\$500
Building Ordinance or Law Coverage	
Aggregate	\$500,000
Debris Removal	Included
Earthquake	
Deductible	10%
Employers Liability	\$150,000
Number of Employees	2
Fire Department Service Charge	Included

Summary of Insurance (continued)

Subject	Amount
14250 S. Country Club Ct., Oak Center, TX 75195	
Golf Cart Liability	Included
Golf Cart – Physical Damage	\$100,000
Identity Fraud Expense	Included
Mine Subsidence	\$23
Property Description	Sample Property Description
Plant, Shrubs, and Trees	Included
Refrigerated Food Products	Included
Sink Hole Collapse	Excluded
Water Backup of Sewers and Drains	Included
Windstorm Exclusion	Yes
Vandalism Coverage	
Limit	\$25,000
Deductible	\$1,000

Subject	Amount
8750 S. Rockaway Beach Rd., Rockledge, FL 32956	
Residence	Primary
Coverage Form	Homeowners Form 1
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	Included
Deductibles	
Dwelling – Other Perils	\$10,000
Dwelling – Wind / Hail	\$10,000
Dwelling – Theft	\$10,000
Named Hurricane	10%
Annual Hurricane	10%
Debris Removal	Included
Fire Department Service Charge	Included
Golf Cart Liability	Excluded
Number of Carts	1
Golf Cart – Physical Damage	\$50,000
Plant, Shrubs, and Trees	Included
Sink Hole Collapse	Excluded
Water Backup of Sewers and Drains	\$25,000

Summary of Insurance (continued)

Recreational Vehicles

Loc	Veh	Description
1	1	2015 GoKart S150
2	1	2017 GoKart S250

Additional Interests

Name and Address	Interest
First National Bank	Additional Insured
Bank of America	Mortgagee – Location 2

Forms and Endorsements

Number	Name	Edition
T1254	Terrorism Exclusion	1/1/2001
CD1250	Crime Declarations – Location 2	1/1/2001

Personal Flood

Hanover Insurance Issuing Company
HO125744 Policy Number
8/15/2021 to 8/15/2022 Policy Term

Named Insureds

Insured	Interest
James & Sarah Zynn	First Named Insured

Coverages

Description	Building Limit	Contents Limit
8750 Rockaway Beach Rd., Rockledge, FL 32956		
Basic Limits	\$1,500,000	\$150,000
Additional Limits	\$1,000,000	\$100,000
Total Amount of Insurance	\$2,500,000	\$250,000
Deductible	\$15,000	\$10,000

Additional Interests

Name and Address	Interest
Bank of America	Mortgagee

Additional Coverages

Description	Limit	Deductible
Clinging Creeping Plants	\$27,000	\$2,000
Mold Coverage	\$500,000	\$5,000

Summary of Insurance (continued)

Inland Marine - Personal

Hanover Insurance Issuing Company
HO125744 Policy Number
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Named Insureds

Insured	Interest
James Zynn and Sarah C. Zynn	First Named Insureds
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured
Zynn Construction, Inc.	Additional Named Insured

Coverages

Property Class	Amount	Special Conditions
Bicycles	\$4,500	
Cameras	\$1,500	
Guns	\$50,000	

Scheduled Property

Item	Description	Amount
Bicycles		
1	2016 Terra Trike Rover	\$2,000
2	2016 Terra Trike Rover	\$2,500
Cameras		
1	2000 Canon Digital 258X	\$1,500
Guns		
1	1992 Walther PPK	\$750
2	1900 Smith & Wesson 38 Caliber	\$28,000
3	1872 Browning Rifle	\$21,250

Additional Interests

Name and Address	Interest
First National Bank	Additional Insured
Bank of America	Loss Payee and Additional Interest – Bicycles, Item 2

Forms and Endorsements

Number	Name	Edition
T2548	Theft and Burglary - Guns	5/15/2005
T1245	Terrorism Exclusion	1/1/2001

Summary of Insurance (continued)

Personal Umbrella

Hanover Insurance Issuing Company
HO125744 Policy Number
8/15/2021 to 8/15/2022 Policy Term

Named Insureds

Insured	Interest
James Zynn and Sarah C. Zynn	First Named Insureds
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured
Zynn Construction, Inc.	Additional Named Insured

Coverages

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

Property Locations

Location	Address
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

Automobiles

Vehicle	Description
1	2010 GMC Terrain
2	1995 Ford F150

Recreational Vehicles

Vehicle	Description
1	2020 Sunset Rivera

Watercraft

Watercraft	Description
1	2015 Cobalt Speedster
2	2002 Open Water Freedom
3	2010 Fishing Waters Skimmer

Summary of Insurance (continued)

Drivers

Driver	Name
1	James D. Zynn
2	Sarah C. Zynn

Underlying Coverages

Description	Carrier / Policy	Policy Period	Limits
Automobile Liability Combined Single Limit Uninsured Motorist Liability Combined Single Limit	Hanover Insurance 154F8E1154	12/20/2019 – 12/20/2020	\$500,000 \$500,000
Homeowners Personal Liability – Each Occurrence	Hanover Insurance HO125744	8/15/2020 – 8/15/2021	\$500,000
Rentals Personal Liability – Each Occurrence	Hanover Insurance DW154522	1/4/2020 – 1/4/2021	\$100,000
Watercraft Combined Single Limit	Hanover Insurance I9DF485440	6/1/2020 – 6/1/2021	\$500,000
Personal Flood Each Occurrence	Hanover Insurance HO125744	8/15/2020 – 8/15/2021	\$1,500,000

Personal Automobile

Hanover Insurance Issuing Company
154F8E1154 Policy Number
8/15/2021 to 8/15/2022 Policy Term

Named Insureds

Insured	Interest
James Zynn	First Named Insured
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured
Zynn Construction, Inc.	Additional Named Insured

Vehicle Schedule

No.	Year, Make & Model	Vehicle Identification Number (VIN)
1	2010 GMC Terrain	FD421DF35E4S4A6
2	1995 Ford F150	45F478E487548369

Coverages

Veh 1 2010 GMC Terrain

Premium: \$1,250.28

Description	Limit / Deductible
Liability Combined Single Limit	\$500,000

Summary of Insurance (continued)

Veh 1 2010 GMC Terrain		Premium: \$1,250.28
Description	Limit / Deductible	
Personal Injury Protection		
Each Person	\$250,000	
Auto Death Indemnity	\$100,000	
Total Disability	\$500,000	
Medical Payments – Each Person	\$500,000	
Uninsured / Underinsured Motorists		
Combined Single Limit	\$500,000	
Comprehensive		
Deductible	\$1,000	
Collision		
Deductible	\$1,000	
Towing and Labor	\$5,000	

Veh 2 1995 Ford F150		Premium: \$644.78
Description	Limit / Deductible	
Liability		
Combined Single Limit	\$500,000	
Personal Injury Protection		
Each Person	\$250,000	
Auto Death Indemnity	\$100,000	
Total Disability	\$500,000	
Medical Payments – Each Person	\$500,000	
Uninsured / Underinsured Motorists		
Combined Single Limit	\$500,000	
Property Damage Deductible	\$250	
Comprehensive		
Deductible	\$1,000	
Collision		
Deductible	\$1,000	
Towing and Labor	\$5,000	

Driver List

Name	Driver's License	State	Date of Birth	Status
James D. Zynn	TX127548	TX	11/15/1980	
Sarah C. Zynn	TX457503	TX	6/6/1982	

Additional Interests

Name and Address	Interest
Citizens Bank of Oak Center	Loss Payee
Bank of American	Lienholder – Vehicle 1

Summary of Insurance (continued)

Forms and Endorsements

Number	Name	Edition
CA7580	Personal Auto Declarations	5/4/2008
CA7240	Terrorism Exclusion – Vehicle 1	5/2/2020

Watercraft

Hanover Insurance Issuing Company
 I9DF485440 Policy Number
 8/15/2021 to 8/15/2022 Policy Term

Named Insureds

Insured	Interest
James Zynn	First Named Insured

Coverage

Hull	Description	Limit	Deductible
1	2015 Cobalt Speedster	56DF7460A	
	Hull #1	\$50,000	\$5,000
	Motor #1 – 2015 Mercedes G850 – ID #24564D454D	\$15,000	\$500
	Trailer #1 – 2016 Boat Rides Trailways – ID #2463DF46D46	\$100,000	\$1,000
	Portable Accessories	\$15,000	\$5,000
	Personal Effects	\$10,000	\$1,000
	Towing	\$1,500	\$150
	Hurricane Haul-Out	\$5,000	\$500
	Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000
	Medical Payments	\$500,000	\$5,000
	Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000
	Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000
2	2002 Open Water Freedom	15794350	
	Hull #2	\$25,000	
	Trailer #2 – 2002 Rafts R Us DD1500 – ID #21FD54G	\$25,000	\$2,500
	Liability – Combined Single Limit – Each Accident	\$500,000	
	Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	
	Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	
3	2010 Fishing Waters Skimmer	4F4DF4558158	
	Hull #3	\$48,000	
	Trailer #3 – 2008 Vanguard JT1700 – ID # 2DFUDY8DFY3	\$25,000	\$2,500
	Towing	\$1,500	

Summary of Insurance (continued)

Motors and Trailers

Item #	Description	Limit	Deductible
Mtr #2	2015 Mercedes G850 – ID #345DF48D2	\$15,000	\$500
Mtr #3	2010 Briggs and Stratton Outboard X – ID #54FD24654	\$15,000	\$500
Mtr #4	2017 Cobalt 500X – ID #24DF5D14	\$15,000	\$500
Mtr #5	2015 Open Waters 885X – ID #452461	\$15,000	\$500
Trlr #4	2015 Vanguard WT850 – ID #2463DF46D46	\$15,000	\$500
Trlr #5	2017 Boat Rides Down the Road – ID #21FD54G	\$15,000	\$500

Scheduled Portable Accessories

Hull	Equipment	Year	Manufacturer	Model	Serial Number	Limit
2	Lifeboat/Tender	2005	General Sailing	S900	45456DF4	\$5,000
2	Ship to Shore Radio	2005	Airwaves	Xi200	24D6D345D	\$750
3	Fire Extinguisher	2015	Blaze Manufacturing	Stopper II	24F6D46S	\$750
3	Depth Sounder	2015	Deep Waters	FishFinder II	54F65154841	\$1,500

Operator List

Name	State	Driver's License	Date of Birth
James D. Zynn	TX	TX127548	11/15/1980
Sarah C. Zynn	TX	TX457503	6/6/1982
Joe Green	TX	TX1258546	7/7/2000
Sam Jones			

Additional Interests

Name and Address	Interest
First National Bank	Additional Insured
Bank of America	Lienholder – Hull 1

Additional Coverages

Hull	Coverage	Limit	Deductible
1	Vandalism Coverage	\$50,000	\$1,000
1	Theft and Burglary	\$50,000	
2	Windstorm / Hail	\$50,000	\$1,000

Forms and Endorsements

Number	Name	Edition
H1152	Named Hurricane Inclusion – Hull 1	5/5/2011
T1254	Terrorism Exclusion – Hull 3	1/1/2001