

# Zynn Farms, LLC

**Presented on: March 24, 2022**  
**Presented by: Sam Higginbottom**  
**Casey Carlson**



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# Responsibilities

## What We Do for You?

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## What We Are Asking You to Do?

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## Our Service Team for You

<b>Sam Higginbottom</b>		<b>Producer</b>	
Phone		(555) 444-3333	
Cell Phone		(555) 442-2424	
Email		shigginbottom@HandLInsurance.com	

<b>Casey Carlson</b>		<b>Client Service Representative</b>	
Phone		(555) 444-3340	
Email		ccarlson@HandLInsurance.com	

<b>Joy Travnichek</b>		<b>Claims Representative</b>	
Phone		(555) 444-3345	
Email		jtravnichek@HandLInsurance.com	

## Named Insureds

Insured	Interest	Any Changes?
Zynn Farms, LLC	First Named Insured	
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

## Mailing Address

Address	Any Changes?
1488 S. Monroe Blvd. Grand Park, TX 75199	

## Locations

Loc	Bldg	Address	Any Changes?
1		1488 S. Monroe Blvd., Grand Park, TX 75199	
	1	Implement Shed	
	2	Truck Garage	
	3	Grain Elevator	
	4	Barn	
	5	Packing Shed	
2		145 Outer Edge, Grand Park, TX 75199	
	1	Implement Shed	
	2	Mechanics Shop	
3		16804 Wheat Street, Grand Park, TX 75199	

Loc	Bldg	Address	Any Changes?
	1	Implement Shed	
	2	Hay Barn	
	3	Grain Bin	

# Agriculture Property

Company	Policy Number	Policy Term
Hanover Insurance	FJDUIER155	8/1/2021 to 8/1/2022

## Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible	Any Changes?
0	0	<b>Blanket Coverage</b>						
		Blanket	\$12,000,000	G	80%	Special	\$10,000	
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>				<b>Implement Shed</b>		
		Building	\$250,000	R	80%	Broad	\$10,000	
						Windstorm	\$10,000	
		Contents	\$50,000	G	80%	Special	\$10,000	
1	2	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>				<b>Truck Garage</b>		
		Building	\$450,000	G	80%	Special	\$10,000	
		Contents	\$2,000,000	A	80%	Broad	\$10,000	
1	3	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>				<b>Grain Elevator</b>		
		Building	\$1,250,000	G	80%	Special	\$10,000	
1	4	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>				<b>Barn</b>		
		Building	\$250,000	G	80%	Special	\$10,000	
1	5	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>				<b>Packing Shed</b>		
		Building	\$500,000	G	80%	Special	\$10,000	

Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible	Any Changes?
2	1	<b>145 Outer Edge, Grand Park, TX 75199</b>			<b>Implement Shed</b>			
		Building	\$200,000	G	80%	Special	\$10,000	
		Contents	\$500,000	G	80%	Special	\$10,000	
2	2	<b>145 Outer Edge, Grand Park, TX 75199</b>			<b>Mechanics Shop</b>			
		Building	\$250,000	G	80%	Special	\$10,000	
		Contents	\$2,000,000	A	80%	Broad	\$10,000	
3	1	<b>16804 Wheat Street, Grand Park, TX 75199</b>			<b>Implement Shed</b>			
		Building	\$158,500	G	80%	Special	\$10,000	
		Contents	\$31,700	G	80%	Special	\$10,000	
3	2	<b>16804 Wheat Street, Grand Park, TX 75199</b>			<b>Hay Barn</b>			
		Building	\$175,000	G	80%	Special	\$10,000	
3	3	<b>16804 Wheat Street, Grand Park, TX 75199</b>			<b>Grain Bin</b>			
		Building	\$125,000	G	80%	Special	\$10,000	
		Contents	\$275,000	G	80%	Special	\$10,000	

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 and Replacement Cost	(L) Actual Loss Sustained	(T) Total Insured Value
(D) Reproduction	(M) Market Value	(U) Full Value Replacement Cost
(E) Agreed Amount	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost



### Additional Coverages

Description	Limit	Deductible	Any Changes?
Vandalism Coverage	\$1,000,000	\$10,000	
Theft and Burglary – Location 1, Building 2	\$200,000	\$20,000	

### Additional Interests

Name and Address	Interest	Any Changes?
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 1, Building 1	
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Lienholder – Location 3, Building 1, Subject 1	

### Additional Named Insureds

Insured	Interest	Any Changes?
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

### Forms and Endorsements

Number	Name	Edition	Any Changes?
T2548	Terrorism Exclusion	1/1/2001	
P1485	Pollution Exclusion – Location 1, Building 2	4/8/2014	

# Agriculture Personal Property

Company	Policy Number	Policy Term
Hanover Insurance	FJDUIER155	8/1/2021 to 8/1/2022

## Coverages

Loc	Bldg	Description	Limit	Co-ins	Cause of Loss	Deductible	Any Changes?
<b>0</b>	<b>0</b>	<b>Blanket Coverage</b>					
		Transit	\$100,000	80%	Basic	\$1,000	
		Miscellaneous Agriculture Machinery and Implements \$50,000 Per Item Max	\$100,000	80%	Special	\$1,000	
		Miscellaneous Tools, Equipment, and Supplies \$5,000 Per Item Max	\$50,000	80%	Special	\$1,000	
		Total Miscellaneous	\$150,000				
		Scheduled Farm Personal Property	\$542,000				
		Unscheduled Farm Personal Property – Total of All Categories	\$125,000				
		Unscheduled Farm Personal Property	\$1,000,000				
		Peak Season	\$1,200,000				
<b>1</b>	<b>1</b>	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>			<b>Implement Shed</b>		
<b>1</b>	<b>2</b>	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>			<b>Truck Garage</b>		
<b>1</b>	<b>4</b>	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>			<b>Barn</b>		
<b>2</b>	<b>1</b>	<b>145 Outer Edge, Grand Park, TX 75199</b>			<b>Implement Shed</b>		

Loc	Bldg	Description	Limit	Co-ins	Cause of Loss	Deductible	Any Changes?
3	1	16804 Wheat Street, Grand Park, TX 75199			Implement Shed		
3	2	16804 Wheat Street, Grand Park, TX 75199			Hay Barn		

### Peak Season

Loc	Bldg	Description	From	To	Applies to	Limit	Any Changes?
0	0	Blanket Coverage					
		Oranges	7/1/20	10/31/20	Unscheduled	\$1,200,000	
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199			Implement Shed		
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199			Truck Garage		
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199			Barn		
2	1	145 Outer Edge, Grand Park, TX 75199			Implement Shed		
3	1	16804 Wheat Street, Grand Park, TX 75199			Implement Shed		
3	2	16804 Wheat Street, Grand Park, TX 75199			Hay Barn		

### Exclusion from Blanket Coverage

Loc	Bldg	Property Class	Sub-Class	Items	Value	Any Changes?
0	0	Blanket Coverage				
		Livestock	Beef Calves	Angus Fall Deliveries	\$15,000	
		Livestock	Dairy Calves	Holstein Fall Deliveries	\$20,000	
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199		Implement Shed		
		Agriculture Produce	Oats	12,180	\$180,000	
		Livestock	Beef Calves	175	\$175,000	

Loc	Bldg	Property Class	Sub-Class	Items	Value	Any Changes?
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199		Truck Garage		
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199		Barn		
2	1	145 Outer Edge, Grand Park, TX 75199		Implement Shed		
3	1	16804 Wheat Street, Grand Park, TX 75199		Implement Shed		
3	2	16804 Wheat Street, Grand Park, TX 75199		Hay Barn		

### Scheduled Farm Personal Property –Equipment

Loc	Bldg	Item	Description	Serial #	Cause of Loss	Limit	Deductible	Any Changes?
1	1	1	2015 GMC Milker	KFU8DF6789	Special	\$80,000	\$1,000	
1	1	2	2017 GMC Terrain	87689DF6G	Basic	\$33,000	\$500	
1	1	3	2000 John Deere Plow 14W	F5458741	Basic	\$27,500	\$1,000	
1	1	4	2014 Allis Chalmers R1444	754134631X	Special	\$75,000	\$5,000	
1	1	5	2014 Kawasaki XX150	1354E219D4S	Basic	\$10,500	\$1,000	
2	1	1	2002 Ford F150	54F87D985434	Basic	\$35,000	\$1,000	
3	1	1	2014 Chevrolet S10	58894868DF1S	Broad	\$31,000	\$1,000	

### Scheduled Farm Personal Property – Non-Equipment

Loc	Bldg	Item	Description	Cause of Loss	Limit	Deductible	Any Changes?
1	2	1	Lightning Flash Welder XE5	Special	\$14,580	\$1,000	
2	1	1	Lift 'em High Automatic Hoise	Special	\$85,495	\$1,000	

### Unscheduled Farm Personal Property

Loc	Bldg	Description	Cause of Loss	Unit Price	Value	Deductible	Any Changes?
0	0	<b>Blanket – Agriculture Produce</b>					
		Barley	Windstorm	\$5	\$60,000	\$500	
1	4	<b>Livestock</b>				<b>Barn</b>	
		Beef	Total Coverage	\$2,000	\$1,000,000	\$10,000	
3	2	<b>Agriculture Produce</b>				<b>Hay Barn</b>	
		Hay	Special	\$100	\$500,000	\$10,000	

### Additional Coverages

Description	Limit	Deductible	Any Changes?
Special Loss Settlement	\$150,000	\$1,500	
Voluntary Property Damage – Location 1, Building 1	\$250,000	\$2,500	

### Additional Interests

Name and Address	Interest	Any Changes?
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 1, Building 1	
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 1, Building 2	

Name and Address	Interest	Any Changes?
Bank of American 2060 Lunge Rd. Grand Park, TX 75199	Lienholder – Location 3, Building 1	
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 1, Building 1, Item 2	

### Additional Named Insureds

Insured	Interest	Any Changes?
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

### Forms and Endorsements

Number	Name	Edition Date	Any Changes?
T2548	Terrorism Exclusion	1/1/2001	
CD1250	Crime Declarations – Location 2, Building 1	1/1/2001	

## Agriculture Liability

Company	Policy Number	Policy Term
Hanover Insurance	FJDUIER155	8/1/2021 to 8/1/2022

### Coverages

Loc	Bldg	Description	Limit	Any Changes?
0	0	<b>Blanket Coverage</b>		
		Bodily Injury and Property Damage		
		Each Occurrence	\$100,000	
		General Aggregate	\$200,000	
		Personal and Advertising Injury Protection		
		Each Occurrence	\$100,000	
		General Aggregate	\$200,000	
		Medical Payments		
		Any One Person	\$10,000	
		Each Occurrence	\$20,000	
		Property Damage Liability Fire Damage – Any One Fire	\$500,000	
		Damage to Property of Others	\$250,000	
		Farm Personal Liability	No	
		Farm Commercial Liability	Yes	
		Personal Liability	Yes	
		Additional Farm Premises Maintained by Named Insured	\$100,000	
		Deductible	\$1,500	
		Custom Farming Receipts	\$100,000	
		Deductible	\$10,000	

Loc	Bldg	Description	Limit	Any Changes?
<b>1</b>	<b>1</b>	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>	<b>Implement Shed</b>	
		Bodily Injury and Property Damage Each Occurrence General Aggregate	\$100,000 \$200,000	
		Personal and Advertising Injury Protection Each Occurrence General Aggregate	\$100,000 \$200,000	
		Medical Payments Any One Person Each Occurrence	\$100,000 \$200,000	
		Property Damage Liability Fire Damage – Any One Fire	\$500,000	
		Damage to Property of Others	\$250,000	
		Farm Personal Liability	Yes	
		Personal Liability	Yes	
<b>1</b>	<b>3</b>	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>	<b>Grain Elevator</b>	
<b>2</b>	<b>1</b>	<b>145 Outer Edge, Grand Park, TX 75199</b>	<b>Implement Shed</b>	
		Bodily Injury and Property Damage Each Occurrence General Aggregate	\$100,000 \$200,000	
		Personal and Advertising Injury Protection Each Occurrence General Aggregate	\$100,000 \$200,000	
		Medical Payments Any One Person Each Occurrence	\$100,000 \$200,000	
		Property Damage Liability Fire Damage – Any One Fire	\$500,000	
		Damage to Property of Others	\$250,000	



Loc	Bldg	Description	Limit	Any Changes?
3	1	<b>16804 Wheat Street, Grand Park, TX 75199</b>	<b>Implement Shed</b>	
		Bodily Injury and Property Damage Each Occurrence General Aggregate	\$100,000 \$200,000	
		Personal and Advertising Injury Protection Each Occurrence General Aggregate	\$100,000 \$200,000	

### Additional Coverages & Rating Basis

Loc	Bldg	Description	Rate	Premium Basis	Any Changes?
0	0	<b>Blanket Coverage</b>			
		Initial Farm Premises Acres – 360			
		Total Acreage for All Locations, Including Initial Farm Premises Acres – 720			
		Additional Farm Premises Maintained by Named Insured Location 3 – 16804 Wheat Street, Grand Park, TX 75199			
		Additional Non-Farm Premises Occupied by Insured – Permanent			
		Custom Farming Receipts – \$100,000	1.551%	Cubic Feet	
		Limited Farm Pollution Liability – \$500,000 Limit			
		Animal Collision – \$100,000 Limit per Head – 50 Number of Head	1.175%	Number of Cows Milked	
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>		<b>Implement Shed</b>	
1	3	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>		<b>Grain Elevator</b>	
2	1	<b>145 Outer Edge, Grand Park, TX 75199</b>		<b>Implement Shed</b>	
3	1	<b>16804 Wheat Street, Grand Park, TX 75199</b>		<b>Implement Shed</b>	

**Incidental Business Activities**

Loc	Bldg	Activity	Receipts	Any Changes?
0	0	<b>Blanket Coverage</b>		
		Property in the Care of a Common or Contract Carrier	\$100,000	
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199	Implement Shed	
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199	Grain Elevator	
2	1	145 Outer Edge, Grand Park, TX 75199	Implement Shed	
3	1	16804 Wheat Street, Grand Park, TX 75199	Implement Shed	

**Additional Interests**

Name and Address	Interest	Any Changes?
Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195	Loss Payee – Location 2, Building 1	

**Additional Named Insureds**

Insured	Interest	Any Changes?
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

**Remarks**

Description	Any Changes?
Grain Silos – Leased to Another Farm – Location 1, Building 3	

## Coverage Checklist

Coverage	Covered	Not Covered	Any Quotes?
Agricultural Property	◆		
Agricultural Personal Property	◆		
Agricultural Liability	◆		

## Marketing Summary

Coverage	Company	Response
Agriculture Property	Hanover Insurance	
Agriculture Property		
Agriculture Property		
Agriculture Personal Property	Hanover Insurance	
Agriculture Personal Property		
Agriculture Personal Property		
Agriculture Liability	Hanover Insurance	
Agriculture Liability		
Agriculture Liability		

## Premium Comparison

Coverage	Issuing Company	Expiring	Renewal
Agriculture Property	Hanover Insurance		\$2,500
Agriculture Personal Property	Hanover Insurance		Included
Agriculture Liability	Hanover Insurance		Included
<b>Total Premium</b>		<b>\$0</b>	<b>\$2,500</b>

## Premium Summary

Coverage	Issuing Company	Premium
Agriculture Property	Hanover Insurance	\$2,500
Agriculture Personal Property	Hanover Insurance	Included
Agriculture Liability	Hanover Insurance	Included
<b>Total Premium</b>		<b>\$2,500</b>

## Disclaimers / Disclosures

### Disclaimer

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### Compensation Disclosure

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### Other Disclosures

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200 North Parkway  
Grand Park, TX 75199

Phone: (555) 444-3000

Fax: (555) 444-3300

Email: [info@HandLInsurance.com](mailto:info@HandLInsurance.com)

[www.HandLInsurance.com](http://www.HandLInsurance.com)

