

# Summary of Insurance

Prepared on March 24, 2022  
 Coverages as of March 15, 2022

# Zynn Farms, LLC

1488 S. Monroe Blvd.  
 Grand Park, TX 75199

## Agriculture Property

Company	Policy Number	Policy Term	Premium
Hanover Insurance	FJDUIER155	8/1/2021 to 8/1/2022	\$2,500

### Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible
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
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
Vandalism Coverage	\$1,000,000	\$10,000
Theft and Burglary – Location 1, Building 2	\$200,000	\$20,000



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Zynn Farms, LLC

# Summary of Insurance

## Additional Interests

Name	Interest
First National Bank	Additional Insured
First National Bank	Loss Payee – Location 1, Building 1
Bank of America	Lienholder – Location 3, Building 1, Subject 1

## Additional Named Insureds

Insured	Interest
James D. Zynn	Additional Named Insured
Sarah C. Zynn	Additional Named Insured

## Forms and Endorsements

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

## Agriculture Personal Property

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

## Coverages

Loc	Bldg	Description	Limit	Co-ins	Cause of Loss	Deductible
0	0	<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			
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

## Peak Season

Loc	Bldg	Description	From	To	Applies to	Limit
0	0	<b>Blanket Coverage</b>				
		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



## Summary of Insurance

Loc	Bldg	Description	From	To	Applies to	Limit
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
0	0	<b>Blanket Coverage</b>			
		Livestock	Beef Calves	Angus Fall Deliveries	\$15,000
		Livestock	Dairy Calves	Holstein Fall Deliveries	\$20,000
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>			<b>Implement Shed</b>
		Agriculture Produce	Oats	12,180	\$180,000
		Livestock	Beef Calves	175	\$175,000
1	2	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>			<b>Truck Garage</b>
1	4	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>			<b>Barn</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>
3	2	<b>16804 Wheat Street, Grand Park, TX 75199</b>			<b>Hay Barn</b>

### Scheduled Farm Personal Property –Equipment

Loc	Bldg	Item	Description	Serial #	Cause of Loss	Limit	Deductible
1	1	1	2015 GMC Milker	KFUIO9878DF6789	Special	\$80,000	\$1,000
1	1	2	2017 GMC Terrain	879D68689DF6G	Basic	\$33,000	\$500
1	1	3	2000 John Deere Plow 142W	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	54DF87D9825434	Basic	\$35,000	\$1,000
3	1	1	2014 Chevrolet S10	588948687SDF1S	Broad	\$31,000	\$1,000

### Scheduled Farm Personal Property – Non-Equipment

Loc	Bldg	Item	Description	Cause of Loss	Limit	Deductible
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
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
Special Loss Settlement	\$150,000	\$1,500
Voluntary Property Damage – Location 1, Building 1	\$250,000	\$2,500



## Summary of Insurance

### Additional Interests

Name	Interest
First National Bank	Additional Insured
First National Bank	Loss Payee – Location 1, Building 1
First National Bank	Loss Payee – Location 1, Building 2
Bank of American	Lienholder – Location 3, Building 1
First National Bank	Loss Payee – Location 1, Building 1, Item 2

### Additional Named Insureds

Insured	Interest
James D. Zynn	Additional Named Insured
Sarah C. Zynn	Additional Named Insured

### Forms and Endorsements

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

## Agriculture Liability

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

### Coverages

Loc	Bldg	Description	Limit
<b>0</b>	<b>0</b>	<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
<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	\$100,000
		General Aggregate	\$200,000
		Personal and Advertising Injury Protection	
		Each Occurrence	\$100,000
		General Aggregate	\$200,000
		Medical Payments	
		Any One Person	\$100,000
		Each Occurrence	\$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



## Summary of Insurance

Loc	Bldg	Description	Limit
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199	Grain Elevator
2	1	145 Outer Edge, Grand Park, TX 75199	Implement Shed
		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	\$100,000
		Each Occurrence	\$200,000
		Property Damage Liability Fire Damage – Any One Fire	\$500,000
		Damage to Property of Others	\$250,000
3	1	16804 Wheat Street, Grand Park, TX 75199	Implement Shed
		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

## Additional Coverages & Rating Basis

Loc	Bldg	Description	Rate	Premium Basis
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		
		Contingent Liability for Crop Dusting by Independent Aircraft		
		\$100,000 Cost – \$250,000 Limit		
		Animal Collision – \$100,000 Limit per Head – 50 Number of Head	1.175%	Number of Cows Milked
		Employers Liability	1.28%	Population
		12 Person Months		
		8 Full Time Employees		
		9 Part Time Employees		
		\$2,000,000 Total Payroll		
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

## Incidental Business Activities

Loc	Bldg	Activity	Receipts
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



## Summary of Insurance

Loc	Bldg	Activity	Receipts
3	1	16804 Wheat Street, Grand Park, TX 75199	Implement Shed

### Additional Interests

Name	Interest
First National Bank	Additional Insured
Merchants Bank	Loss Payee – Location 2, Building 1

### Additional Named Insureds

Insured	Interest
James D. Zynn	Additional Named Insured
Sarah C. Zynn	Additional Named Insured

### Forms and Endorsements

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

