

## Summary of Insurance

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

## Zynn Construction, Inc.

1488 S. Monroe Ave., Unit E  
Grand Park, TX 75199-1000

### Property

Company	Policy Number	Policy Term	Premium
Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	\$18,388

### Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible
0	0	<b>Blanket Coverage</b>					
		Blanket	\$8,657,000		90%	Broad	\$5,000
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>					<b>Central Office</b>
		Building	\$1,000,000	R	90%	Broad	\$10,000
						Windstorm	10%
		Contents	\$500,000	R	90%	Special	\$5,000
1	2	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>					<b>Workshop</b>
		Building	\$2,000,000	R	90%	Broad	\$20,000
						Windstorm	10%
1	3	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>					<b>Garage</b>
		Building	\$500,000	R	90%	Broad	\$5,000
						Windstorm	10%
1	4	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>					<b>Lumber and Supplies Warehouse</b>
		Building	\$500,000	R	90%	Broad	\$5,000
						Windstorm	10%
		Contents	\$500,000	R	90%	Special	\$5,000
2	1	<b>1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b>					<b>JDZ Buildings Office</b>
		Building	\$120,000	A	90%	Broad	\$2,500
		Contents	\$12,000	A	90%	Special	\$2,500
3	1	<b>1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007</b>					<b>SCZ Office</b>
		Contents	\$25,000	R	90%	Special	\$2,500
4	1	<b>85000 Ft. Worth Avenue, Grand Park, TX 75199-1235</b>					<b>FTW Lumber Warehouse</b>
		Building	\$500,000	A	90%	Special	\$5,000
						Windstorm	10%
		Contents	\$1,500,000	R	90%	Broad	\$15,000
4	2	<b>85000 Ft. Worth Avenue, Grand Park, TX 75199-1235</b>					<b>FTW Supply Warehouse</b>
		Building	\$500,000	A	90%	Broad	\$5,000
						Windstorm	10%
		Contents	\$500,000	A	90%	Special	\$5,000
5	1	<b>7548 E. Creek Point, Oak Center, TX 75195-2044</b>					<b>Oak Center Office</b>
		Contents	\$500,000	F	90%	Special	\$5,000

#### Valuation Definitions

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

### Additional Coverages

Description	Limit	Deductible
Asphalt Coverage	\$15,000	\$150



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Zynn Construction, Inc.

## Summary of Insurance

Description	Limit	Deductible
Asphalt Coverage – Location 1, Building 2	\$25,000	
Mold Coverage – Location 5, Building 1, Subject 1	\$10,000	

### Additional Interests

Name and Address	Interest
First National Bank	Lienholder
Timothy Jones	Loss Payee – Location 3, Building 1
Merchants Bank	Additional Insured – Location 5, Building 1, Subject 1

### Additional Named Insureds

Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

### Forms and Endorsements

Number	Name	Edition Date
T2548	Terrorism Exclusion	1/1/2001
G1254	Pollution Exclusion – Location 3, Building 1	4/1/2014

## Installation / Builders Risk

Company	Policy Number	Policy Term	Premium
Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	Included

### Coverages

Loc	Description	Limit
1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	
	At Any One Location	\$100,000
	At Temporary Location	\$100,000
	Transit	\$50,000
	Cause of Loss	Special
	Deductible	\$1,000
	Earthquake	\$100,000
	Deductible	\$1,000
	Flood	\$100,000
	Deductible	\$1,000

### Additional Coverages

Description	Limit	Deductible
Emergency Medical Travel Insurance – Location 1	\$8,500	\$850

### Additional Interests

Name	Interest
First National Bank	Additional Interest
Great Midwest Bank	Additional Insured – Location 1

### Additional Named Insureds

Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured



## Summary of Insurance

Insured	Interest
SCZ, LLC	Additional Insured

## Forms and Endorsements

Number	Name	Edition Date
123	Mold Exclusion	5/5/2015

## Equipment Floater

Company	Policy Number	Policy Term	Premium
Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	Included

## Coverages

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

## Unscheduled Equipment

Description	Maximum Item	Co-ins	Insurance Amount
Tools	\$5,000	90%	\$500,000
Supplies	\$500	90%	\$150,000

## Scheduled Equipment

Item	Description	ID/Serial Number	Insurance 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
<b>Equipment Total</b>			<b>\$355,000</b>

## Additional Coverages

Description	Limit	Deductible
Vandalism Endorsement	\$15,000	\$150
Sample Coverage – Item 2	\$150,000	\$1,500

## Additional Named Insureds

Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured



# Summary of Insurance

## Electronic Data Processing

Company	Policy Number	Policy Term	Premium
Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	Included

### Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Deductible
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>			<b>Central Office</b>	
		Computer Hardware – Owned	\$500,000	G	90%	\$5,000
		Data & Media (Software)	\$500,000	R	90%	\$5,000
		Mechanical Breakdown	Not Included			
		Flood	Not Included			
		Earthquake	Included			
2	1	<b>1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b>			<b>JDZ Buildings Office</b>	
		Computer Hardware – Owned	\$100,000			
		Data & Media (Software)	\$150,000			
		Mechanical Breakdown	Included			
		Flood	Not Included			
		Earthquake	Included			
3	1	<b>1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007</b>			<b>SCZ Office</b>	
		Computer Hardware – Owned	\$5,000	G	90%	\$500
		Data & Media (Software)	\$15,000	R	90%	\$1,500
		Mechanical Breakdown	Not Included			
		Flood	Not Included			
		Earthquake	Included			
5	1	<b>7548 E. Creek Point, Oak Center, TX 75195-2044</b>			<b>Oak Center Office</b>	

### 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 (Waived Coinsurance)	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

### Additional Coverages

Description	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

Name	Interest
First National Bank	Lienholder
Bank of America	Additional Insured - Location 1, Building 1
First National Bank	Loss Payee - Location 5, Building 1, Item 1

### Additional Named Insureds

Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured



# Summary of Insurance

## Forms and Endorsements

Number	Name	Edition Date
1	Terrorism Exclusion	1/1/2001
2	Sample - Location 1, Building 1	2/2/2002

## General Liability

Company	Policy Number	Policy Term	Premium
Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	Included

## Coverages

Description	Limit
General Aggregate	\$1,000,000
Products / Completed Operations Aggregate	\$1,000,000
Each Occurrence	\$100,000
Personal and Advertising Injury	\$500,000
Fire Damage – Any One Fire	\$100,000
Medical Expense – Any One Person	\$100,000
Employee Benefits – Claims Made	\$500,000
Employee Benefits Aggregate	\$1,000,000

## Deductibles

Description	Deductible
Property Damage – Per Claims Made	\$10,000
Bodily Injury – Per Claims Made	\$5,000
Personal and Advertising Injury – Per Claim	\$1,000

## Locations and Exposures

Loc	Bldg	Class Code	Description	Exposure	Premium Basis
1	1	1488 S. Monroe Blvd., Grand Park, Texas 75199-1000			Central Office
		12345	Builders	\$5,850,000	Gross Sales
1	4	1488 S. Monroe Blvd., Grand Park, Texas 75199-1000			Lumber and Supplies Warehouse
		12346	Lumber Yard	570,000	Area
5	1	7548 E. Creek Point, Oak Center, Texas 75195-2044			Oak Center Office
		12345	Builders	\$2,000,000	Gross Sales

## Additional Coverages

Description	Limit	Deductible
Tradeshow Samples Protection	\$15,000	\$1,500
Mold Coverage – Location 1, Building 4	\$10,000	\$1,000

## Additional Interests

Name	Interest
First National Bank	Additional Insured
First National Bank	Lienholder – Location 1, Building 1
First National Bank	Loss Payee – Location 5, Building 1, Hazard 1

## Additional Named Insureds

Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured



## Summary of Insurance

Insured	Interest
SCZ, LLC	Additional Insured

## Forms and Endorsements

Number	Name	Edition Date
D7580	General Liability Declarations	5/1/2004
G1257	Leakage Exclusion – Location 1, Building 4	4/1/2014

## Crime

Company	Policy Number	Policy Term	Premium
Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	Included

## Coverages

Loc	Bldg	Description	Limit	Deductible
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>		<b>Central Office</b>
		Employee Dishonesty	\$1,000,000	\$10,000
		ERISA	\$1,000,000	
		Aggregate	\$1,000,000	
		Forgery or Alteration	\$500,000	\$5,000
		Inside the Premises		
		Theft of Money and Securities – Blanket	\$500,000	\$5,000
		Robbery or Burglary of Other Property – Blanket	\$500,000	\$5,000
		Outside the Premises		
		Other Property	\$500,000	\$5,000
2	1	<b>1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b>		<b>JDZ Buildings Office</b>
		Employee Dishonesty	\$1,000,000	\$10,000
		Inside the Premises		
		Theft of Money and Securities – Blanket	\$500,000	\$5,000

## Additional Coverages

Description	Limit	Deductible
Looting Coverage	\$100,000	\$1,000
Vandalism Coverage – Location 1, Building 1	\$125,000	\$1,000

## Additional Named Insureds

Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

## Forms and Endorsements

Number	Name	Edition Date
CD1250	Crime Declarations	1/1/2001
C1000	Schedule – Location 1, Building 1	1/1/1994



# Summary of Insurance

## Business Auto

Company	Policy Number	Policy Term	Premium
Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	Included

## Coverages

Description	Symbol	Limit
Liability – Combined Single Limit	2, 7	\$5,000,000
Personal Injury Protection	2	
Medical Payments – Each Person	2	\$100,000
Uninsured / Underinsured Motorists – Bodily Injury – Each Person	1, 7	\$250,000
Bodily Injury – Each Accident		\$500,000
Property Damage – Each Accident		\$100,000
Hired / Borrowed Liability		Included
Non-Owned Liability		Included
Comprehensive Deductible	2, 7	\$1,000
Collision Deductible	2	\$1,000
Towing and Labor	3	\$5,000

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

## Vehicles

Veh	Year, Make, & Model	VIN	Med Pay	PIP	UM	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
6	2014 Ford Transit Connect	DF897FJE544TY8S	◆	◆	◆	\$1,000	\$500

## Drivers

Name	Broadened PIP	Drive Other Car	Date of Birth	License Number	State
James D. Zynn	◆	◆	On File	On File	TX
Joe Green			Please Provide	On File	TX
John Jenkins	◆		On File	On File	TX
Melody J. Walker		◆	On File	On File	TX
Sam Jones			Please Provide	Please Provide	
Sarah C. Zynn	◆	◆	On File	On File	TX

## Additional Coverages

Description	Limit	Deductible
Additional Towing Coverage	\$10,000	\$1,000
Commercial Auto Rental Reimbursement – Vehicle 1	\$10,000	\$1,000

## Additional Interests

Name	Interest
First National Bank	Lienholder



## Summary of Insurance

Name	Interest
Bank of America	Lienholder – Vehicle 1
Jeffery Johnson	Loss Payee – Vehicle 4

## Additional Named Insureds

Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

## Forms and Endorsements

Number	Name	Edition Date
CA7580	Commercial Auto Declarations	5/1/2004
G1255	Garage Exclusion – Vehicle 1	4/1/2014

## Commercial Umbrella

Company	Policy Number	Policy Term	Premium
Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	Included

## Coverages

Description	Limit
Each Occurrence	\$5,000,000
Prod Comp Ops	\$5,000,000
Aggregate	\$5,000,000
Self-Insured Retention (SIR)	\$25,000

## Underlying Coverages

Description	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 Products & Completed Ops Aggregate 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 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

Description	Limit	Deductible
Sample Coverage	\$1,000,000	\$10,000





## Summary of Insurance

### Additional Interests

Name	Interest
First National Bank	Lienholder

### Additional Named Insureds

Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

### Forms and Endorsements

Number	Name	Edition Date
T2548	Terrorism Exclusion	1/1/2001

### Worker's Compensation

Company	Policy Number	Policy Term	Premium
Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	Included

### Coverages

Description	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

### Locations & Classifications

Loc	St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium
<b>1</b>	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>					
	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
<b>2</b>	<b>1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199</b>					
	TX	8810	Clerical Office Employees NOC	\$38,000	0.75	\$285
<b>3</b>	<b>1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199</b>					
	TX	8810	Clerical Office Employees NOC	\$42,000	0.75	\$315
<b>4</b>	<b>85000 Ft. Worth Avenue, Grand Park, TX 75199</b>					
	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
<b>5</b>	<b>7548 E. Creek Point, Oak Center, TX 75195</b>					
	TX	8810	Clerical Office Employees NOC	\$78,500	0.75	\$589



## Summary of Insurance

### Premium Calculations

Description	Factor	Factored Premium
<b>State of Louisiana</b>		
Total Factored Premium		\$2,500
Experience Modification	1.10	\$275
Premium Discount	2.50	\$-70
Expense Constant		\$200
<b>Total Estimated Annual Premium of Louisiana</b>		<b>\$2,905</b>
Minimum Premium		\$3,000
Deposit Premium		\$750
<b>State of Texas</b>		
Total Factored Premium		\$45,003
Increased Limits	1.50	\$675
Deductible	0.20	\$50
Experience Modification	0.99	\$-665
Assigned Risk Surcharge	7.00	\$8
ARAP	9.00	\$10
Schedule Rating	14.00	\$200
CCPAP		\$16
Standard Premium	17.00	\$18
Premium Discount	5.00	\$-2,263
Expense Constant		\$200
Taxes / Assessments		\$1,352
<b>Total Estimated Annual Premium of Texas</b>		<b>\$44,552</b>
Minimum Premium		\$42,000
Deposit Premium		\$11,138

### Billing / Audit Information

Description	Selection
Billing Plan	Agency
Payment Plan	Seven (7) payments
Down Payment	25%
Audit Interval	Annual

### Included / Excluded Individuals

Name	Title	Included	Excluded
Sarah C. Zynn	Chief Financial Officer		◆
James D. Zynn – Location 1	President	◆	

### Additional Coverages

Description	Limit	Deductible
Special Loss Settlement	\$500,000	\$5,000
Out of State Medical Coverage – Location 1 – State of Texas	\$250,000	\$250

### Additional Named Insureds

Insured	Interest
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured

### Forms and Endorsements

Number	Name	Edition Date
T99580	Texas Special Declaration – Location 1	5/5/2015

