



James & Sarah Zynn

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



200 North Parkway
Grand Park, TX 75199

THIS DOCUMENT SUMMARIZES THE PROPOSAL FOR YOUR INSURANCE. THIS IS NOT A CONTRACT. THE TERMS OF THE POLICY FORMS WILL CONTROL THE INSURANCE CONTRACT WITHOUT REGARD TO ANY STATEMENT MADE IN THIS PROPOSAL.

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Statement from the Agency

Who We Are?

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What We Do

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Why We Do It

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Our Service Team for You

| Sam Higginbottom | Producer |
|-------------------------|----------------------------------|
| Phone | (555) 444-3333 |
| Cell Phone | (555) 442-2424 |
| Email | shigginbottom@HandLInsurance.com |

| Casey Carlson | Client Service Representative |
|----------------------|--------------------------------------|
| Phone | (555) 444-3340 |
| Email | ccarlson@HandLInsurance.com |

| Joy Travnichek | Claims Representative |
|-----------------------|--------------------------------|
| Phone | (555) 444-3345 |
| Email | jtravnichek@HandLInsurance.com |

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 |

Locations

| Loc | Address |
|-----|---|
| 1 | 14250 S. Country Club Ct., Oak Center, TX 75195 |
| 2 | 8750 S. Rockaway Beach Rd., Rockledge, FL 32956 |

Homeowners

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

Coverages

| Subject | Amount |
|--|-------------------------------------|
| 14250 S. Country Club Ct., Oak Center, TX 75195 | |
| Residence | Primary |
| Coverage Form | Homeowner 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 Number of Employees | \$150,000 2 |
| Fire Department Service Charge | Included |
| Golf Cart Liability | Included |
| Golf Cart – Physical Damage | \$100,000 |
| Identity Fraud Expense | Included |
| Mine Subsidence Property Description | \$23 Sample Property Description |
| Plant, Shrubs, and Trees | Included |
| Refrigerated Food Products | Included |
| Sink Hole Collapse | Excluded |
| Water Backup of Sewers and Drains | Included |

| Subject | Amount |
|--|----------|
| 14250 S. Country Club Ct., Oak Center, TX 75195 | |
| Windstorm Exclusion | Yes |
| Vandalism Coverage | |
| Limit | \$25,000 |
| Deductible | \$1,000 |

| Subject | Amount |
|--|------------------|
| 8750 S. Rockaway Beach Rd., Rockledge, FL 32956 | |
| Residence | Secondary |
| Coverage Form | Homeowner 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 |

Recreational Vehicles

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

Additional Interests

| Name and Address | Interest |
|--|------------------------|
| First National Bank 2837 Central Ave. Grand Park, TX 75199 | Additional Insured |
| Bank of America 2060 Lunge Rd. Grand Park, TX 75199 | Mortgagee – Location 2 |

Additional Named Insureds

| Insured | Interest |
|-------------------------|--------------------------|
| JDZ Buildings, LLC | Additional Named Insured |
| SCZ, LLC | Additional Named Insured |
| Zynn Construction, Inc. | Additional Named Insured |

Forms and Endorsements

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

Personal Flood

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

Coverages

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

Additional Coverages

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

Additional Interests

| Name and Address | Interest |
|---|-----------|
| Bank of America 2060 Lunge Rd. Grand Park, TX 75199 | Mortgagee |

Inland Marine - Personal

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

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 2837 Central Ave. Grand Park, TX 75199 | Additional Insured |
| Bank of America 2060 Lunge Rd. Grand Park, TX 75199 | Loss Payee and Additional Interest – Bicycles, Item 2 |

Additional Named Insureds

| Insured | Interest |
|-------------------------|--------------------------|
| JDZ Buildings, LLC | Additional Named Insured |
| SCZ, LLC | Additional Named Insured |
| Zynn Construction, Inc. | Additional Named Insured |

Forms and Endorsements

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

Personal Umbrella

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

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 |

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 |

Additional Coverages

| Description | Limit | Deductible |
|---------------------|--------------|------------|
| Terrorism Exclusion | \$100,000.00 | \$1,000.00 |

Additional Named Insureds

| Insured | Interest |
|-------------------------|--------------------------|
| JDZ Buildings, LLC | Additional Named Insured |
| SCZ, LLC | Additional Named Insured |
| Zynn Construction, Inc. | Additional Named Insured |

Personal Automobile

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

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 |
| Personal Injury Protection Each Person | \$250,000 |
| Medical Payments – Each Person | \$500,000 |
| Uninsured / Underinsured Motorists Combined Single Limit Property Damage Deductible | \$500,000 \$250 |
| 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 |
| Medical Payments – Each Person | \$500,000 |
| Uninsured / Underinsured Motorists Combined Single Limit | \$500,000 |
| Comprehensive Deductible | \$1,000 |
| Collision Deductible | \$1,000 |

Veh 2 1995 Ford F150

Premium: \$644.78

| Description | Limit / Deductible |
|------------------|--------------------|
| 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 245 Broadway St. Oak Center, TX 75195 | Loss Payee |
| Bank of American 2060 Lunge Rd. Grand Park, TX 75199 | Lienholder – Vehicle 1 |

Additional Named Insureds

| Insured | Interest |
|-------------------------|--------------------------|
| JDZ Buildings, LLC | Additional Named Insured |
| SCZ, LLC | Additional Named Insured |
| Zynn Construction, Inc. | Additional Named Insured |

Forms and Endorsements

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

Watercraft

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

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 #2463DF46D46 | \$25,000 | \$2,500 |
| | Towing | \$1,500 | |

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 |

| Item # | Description | Limit | Deductible |
|---------|---|----------|------------|
| 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 | 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 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 |

Additional Interests

| Name and Address | Interest |
|--|---------------------|
| First National Bank 2837 Central Ave. Grand Park, TX 75199 | Additional Insured |
| Bank of America 2060 Lunge Rd. Grand Park, TX 75199 | Lienholder – Hull 1 |

Forms and Endorsements

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

Remarks

| Description |
|---------------------|
| Boat is up for sale |

Marketing Summary

| Coverage | Company | Response |
|--------------------------|-------------------|----------|
| Homeowners | Hanover Insurance | |
| Homeowners | | |
| Homeowners | | |
| Personal Flood | Hanover Insurance | |
| Personal Flood | | |
| Personal Flood | | |
| Inland Marine - Personal | Hanover Insurance | |
| Inland Marine - Personal | | |
| Inland Marine - Personal | | |
| Personal Umbrella | Hanover Insurance | |
| Personal Umbrella | | |
| Personal Umbrella | | |
| Personal Automobile | Hanover Insurance | |
| Personal Automobile | | |
| Personal Automobile | | |
| Watercraft | Hanover Insurance | |
| Watercraft | | |
| Watercraft | | |

Subjectivities

Insert coverage subjectivities here.

- ◆ A common practice is to build common items into the template so that the end user is not starting with a blank page. It is faster to delete what you don't need than to type in what you do.

| Description | Recommendation | |
|--|--|--|
| If a table is preferred, you may use this one. | If a table is not preferred, simply delete these rows. | |

Coverage Checklist

| Coverage | Covered | Not Covered |
|----------------------------------|---------|-------------|
| Homeowners | ◆ | |
| Mobile Home | | ◆ |
| Personal Flood | ◆ | |
| Dwelling Fire | | ◆ |
| Inland Marine / Personal Article | ◆ | |
| Auto | ◆ | |
| Watercraft | ◆ | |
| Personal Umbrella | ◆ | |
| | | |

Premium Summary

| Coverage | Premium |
|--------------------------|-------------------|
| Homeowners | \$2,158.00 |
| Personal Flood | Included |
| Inland Marine - Personal | Included |
| Personal Umbrella | Included |
| Personal Automobile | \$1,895.06 |
| Watercraft | \$716.00 |
| Total Premium | \$4,769.06 |

Premium Comparison

| Coverage | Expiring | Renewal |
|--------------------------|---------------|-------------------|
| Homeowners | | \$2,158.00 |
| Personal Flood | | Included |
| Inland Marine - Personal | | Included |
| Personal Umbrella | | Included |
| Personal Automobile | | \$1,895.06 |
| Watercraft | | \$716.00 |
| Total Premium | \$0.00 | \$4,769.06 |

Disclaimers / Disclosures

Disclaimer

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

Compensation Disclosure

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Other Disclosures

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

Proposal Acceptance

I accept this proposal for **James & Sarah Zynn** as presented to me.

Signature Title Date

I accept this proposal for **James & Sarah Zynn** with the following changes completed.

Signature Title Date



200 North Parkway
Grand Park, TX 75199

Phone: (555) 444-3000

Fax: (555) 444-3300

Email: info@HandLInsurance.com

www.HandLInsurance.com

