

Summary of Insurance

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

James & Sarah Zynn

1488 S. Monroe Blvd.
Grand Park, TX 75199-1000

Homeowners

Company	Policy Number	Policy Term	Premium
Hanover Insurance	HO125744	8/15/2021 to 8/15/2022	\$2,158.00

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
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	Secondary
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



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James & Sarah Zynn

Summary of Insurance

Subject	Amount
14250 S. Country Club Ct., Oak Center, TX 75195	
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	Interest
First National Bank	Additional Insured
Bank of America	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	Premium
Hanover Insurance	HO125744	8/15/2021 to 8/15/2022	Included

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	



Summary of Insurance

Additional Coverages

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

Additional Interests

Name	Interest
Bank of America	Mortgagee

Inland Marine - Personal

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

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	Interest
First National Bank	Additional Insured
Bank of America	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



Summary of Insurance

Personal Umbrella

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

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



Summary of Insurance

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	Premium
Hanover Insurance	154F8E1154	8/15/2021 to 8/15/2022	\$1,895.00

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: \$548.33

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



Summary of Insurance

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	Interest
Citizens Bank of Oak Center	Loss Payee
Bank of American	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	Premium
Hanover Insurance	I9DF485440	8/15/2021 to 8/15/2022	\$716.00

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 #21FD54G	\$25,000	\$2,500
	Towing	\$1,500	



Summary of Insurance

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	Fish Finder V	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	Interest
First National Bank	Additional Insured
Bank of America	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

