

Agri-Business Pre-Renewal Review

For

Zynn Farms, LLC

Presented on: March 24, 2022

Presented by: **Sam Higginbottom**
Casey Carlson

H & L Insurance
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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Responsibilities

What We Do for You?

We are happy to replace the wording on this page to match your agency's requirements. Please supply it in a Microsoft Word document to your proposal consultant.

What We Are Asking You to Do?

Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum. 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. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum. 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. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.



Your H & L Insurance Service Team

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Named Insureds

Insured	Interest	Add, Remove, or Change?
Zynn Farms, LLC	First Named Insured	
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

Mailing Address

Address	Add, Remove, or Change?
1488 S. Monroe Blvd. Grand Park, TX 75199	

Location Schedule

Loc	Bldg	Address	Building Description	Add, Remove, or Change?
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	3	1488 S. Monroe Blvd., Grand Park, TX 75199	Grain Elevator	
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199	Barn	
1	5	1488 S. Monroe Blvd., Grand Park, TX 75199	Packing Shed	
2	1	145 Outer Edge, Grand Park, TX 75199	Implement Shed	
2	2	145 Outer Edge, Grand Park, TX 75199	Mechanics Shop	
3	1	16804 Wheat Street, Grand Park, TX 75199	Implement Shed	
3	2	16804 Wheat Street, Grand Park, TX 75199	Hay Barn	
3	3	16804 Wheat Street, Grand Park, TX 75199	Grain Bin	
0	0	Blanket		



Agriculture Property

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Farms, LLC	First Named Insured	
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

Coverages

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



Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible	Add, Remove, or Changes?
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199					Barn	
		Building	\$250,000	G	80%	Special	\$10,000	
1	5	1488 S. Monroe Blvd., Grand Park, TX 75199					Packing Shed	
		Building	\$500,000	G	80%	Special	\$10,000	
2	1	145 Outer Edge, Grand Park, TX 75199					Implement Shed	
		Building	\$200,000	G	80%	Special	\$10,000	
		Contents	\$500,000	G	80%	Special	\$10,000	
2	2	145 Outer Edge, Grand Park, TX 75199					Mechanics Shop	
		Building	\$250,000	G	80%	Special	\$10,000	
		Contents	\$2,000,000	A	80%	Broad	\$10,000	
3	1	16804 Wheat Street, Grand Park, TX 75199					Implement Shed	
		Building	\$158,500	G	80%	Special	\$10,000	
		Contents	\$31,700	G	80%	Special	\$10,000	
3	2	16804 Wheat Street, Grand Park, TX 75199					Hay Barn	
		Building	\$175,000	G	80%	Special	\$10,000	
3	3	16804 Wheat Street, Grand Park, TX 75199					Grain Bin	
		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	Add, Remove, or 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	Add, Remove, or 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	

Forms and Endorsements

Name	Add, Remove, or Changes?
Terrorism Exclusion	
Pollution Exclusion – Location 1, Building 2	



Agriculture Personal Property

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Farms, LLC	First Named Insured	
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

Coverages

Loc	Bldg	Description	Limit	Co-ins	Cause of Loss	Deductible	Add, Remove, or Change?
0	0	Blanket Coverage					
		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				



Loc	Bldg	Description	Limit	Co-ins	Cause of Loss	Deductible	Add, Remove, or Change?
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	Add, Remove, or Change?
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	Add, Remove, or Change?
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	
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	Add, Remove, or Change?
1	1	1	2015 GMC Milker	KF78789	Special	\$80,000	\$1,000	
1	1	2	2017 GMC Terrain	88689DF6	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	754134631	Special	\$75,000	\$5,000	
1	1	5	2014 Kawasaki XX150	1354E24S	Basic	\$10,500	\$1,000	
2	1	1	2002 Ford F150	54D95434	Basic	\$35,000	\$1,000	
3	1	1	2014 Chevrolet S10	588SDF1S	Broad	\$31,000	\$1,000	



Scheduled Farm Personal Property – Non-Equipment

Loc	Bldg	Item	Description	Cause of Loss	Limit	Deductible	Add, Remove, or Change?
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	Add, Remove, or Change?
0	0	Blanket – Agriculture Produce					
		Barley	Windstorm	\$5	\$60,000	\$500	
1	4	Livestock				Barn	
		Beef	Total Coverage	\$2,000	\$1,000,000	\$10,000	
3	2	Agriculture Produce				Hay Barn	
		Hay	Special	\$100	\$500,000	\$10,000	

Additional Coverages

Description	Limit	Deductible	Add, Remove, or Change?
Special Loss Settlement	\$150,000	\$1,500	
Voluntary Property Damage – Location 1, Building 1	\$250,000	\$2,500	

Additional Interests

Name and Address	Interest	Add, Remove, or Change?
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	



Name and Address	Interest	Add, Remove, or Change?
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	
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	

Forms and Endorsements

Name	Add, Remove, or Change?
Terrorism Exclusion	
Crime Declarations – Location 2, Building 1	



Agriculture Liability

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Farms, LLC	First Named Insured	
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

Coverages

Loc	Bldg	Description	Limit	Add, Remove, or Change?
0	0	Blanket Coverage		
		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	



Loc	Bldg	Description	Limit	Add, Remove, or Change?
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199	Implement Shed	
		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	
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 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	Add, Remove, or Change?
3	1	16804 Wheat Street, Grand Park, TX 75199	Implement Shed	
		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	Add, Remove, or Change?
0	0	Blanket Coverage			
		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 12 Person Months 8 Full Time Employees 9 Part Time Employees \$2,000,000 Total Payroll	1.28 %	Population	



Loc	Bldg	Description	Rate	Premium Basis	Add, Remove, or Change?
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	Add, Remove, or Change?
0	0	Blanket Coverage		
		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	Add, Remove, or Change?
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	
Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195	Loss Payee – Location 2, Building 1	



Forms and Endorsements

Name	Add, Remove, or Change?
Terrorism Exclusion	
Crime Declarations – Location 2, Building 1	

Remarks

Description	Add, Remove, or Change?
Grain Silos – Leased to Another Farm – Location 1, Building 3	



Marketing Summary

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



Coverage Checklist

Coverage	Covered	Not Covered	Would you like a Quote?
Agricultural Property	x		
Agricultural Personal Property	x		
Agricultural Liability	x		



Premium Comparison

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



Premium Summary

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



Disclaimers / Disclosures

Disclaimer

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Compensation Disclosure

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Other Disclosures

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