

Commercial Pre-Renewal Review

For

Zynn Construction, Inc.

Presented on: March 24, 2022

Presented by: **Sam Higginbottom**
Casey Carlson

H & L Insurance
200 North Parkway
Grand Park, TX 75199

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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?

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Your H & L Insurance Service Team

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Joy Travnichek	Claims Representative
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Named Insureds

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Mailing Address

Address	Add, Remove, or Change?
1488 S. Monroe Ave., Unit E Grand Park, TX 75199-1000	

Location Schedule

Loc	Bldg	Address	Building Description	Add, Remove, or Change?
0	0	Blanket Coverage		
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Central Office	
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Workshop	
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Garage	
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Lumber and Supplies Warehouse	
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199	JDZ Buildings Office	
3	1	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199	SCZ Office	
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235	FTW Lumber Warehouse	
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235	FTW Supply Warehouse	
5	1	7548 E. Creek Point, Oak Center, TX 75195-2044	Oak Center Office	



Property

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible	Add, Remove, or Changes?
0	0	Blanket Coverage						
		Blanket	\$8,657,000		90%	Broad	\$5,000	
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000				Central Office		
		Building	\$1,000,000	R	90%	Broad	\$10,000	
						Windstorm	10%	
		Contents	\$500,000	R	90%	Special	\$5,000	
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199-1000				Workshop		
		Building	\$2,000,000	R	90%	Broad	\$20,000	
						Windstorm	10%	



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



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 (Waived Coinsurance)	(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?
Asphalt Coverage	\$15,000	\$150	
Asphalt Coverage – Location 1, Building 2	\$25,000		
Mold Coverage – Location 5, Building 1, Subject 1	\$10,000		

Additional Interests

Name and Address	Interest	Add, Remove, or Changes?
First National Bank 2837 Central Ave. Grand Park, TX 75199-2355	Lienholder	
Timothy Jones 715 Myers Rd. Oak Center, TX 75195-3022	Loss Payee – Location 3, Building 1	
Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195-3084	Additional Insured – Location 5, Building 1, Subject 1	

Forms and Endorsements

Name	Add, Remove, or Changes?
Pollution Exclusion – Location 3, Building 1	



Installation / Builders Risk

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Coverages

Loc	Description	Limit	Add, Remove, or Change?
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 Deductible	\$100,000 \$1,000	
	Flood Deductible	\$100,000 \$1,000	



Additional Coverages

Description	Limit	Deductible	Add, Remove, or Change?
Emergency Medical Travel Insurance – Location 1	\$8,500	\$850	

Additional Interests

Name and Address	Interest	Add, Remove, or Change?
First National Bank 2837 W. Central Ave. Grand Park, TX 95177	Additional Interest	
Great Midwest Bank 15900 W. Blue Mound Rd. Brookfield, WI 53005	Additional Insured – Location 1	

Forms and Endorsements

Name	Add, Remove, or Change?
Mold Exclusion	



Equipment Floater

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Coverages

Description	Value	Add, Remove, or Change?
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	Add, Remove, or Change?
Tools	\$5,000	90%	\$500,000	



Description	Maximum Item	Co-ins	Insurance Amount	Add, Remove, or Change?
Supplies	\$500	90%	\$150,000	

Scheduled Equipment

Item	Description	ID/Serial Number	Insurance Amount	Add, Remove, or Change?
1	2015 Caterpillar S845 Earthmover	DKFJI08978	\$150,000	
2	1995 Caterpillar 4825 Backhoe	UIER79DHK0	\$125,000	
3	2002 Ford DX125 Backhoe	1FD745D	\$80,000	
		Equipment Total	\$355,000	

Additional Coverages

Description	Limit	Deductible	Add, Remove, or Change?
Vandalism Endorsement	\$15,000	\$150	
Sample Coverage – Item 2	\$150,000	\$1,500	



Electronic Data Processing

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Deductible	Add, Remove, or Change?
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000			Central Office		
		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				



Loc	Bldg	Subject	Amount	Val	Co-ins	Deductible	Add, Remove, or Change?
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005			JDZ Buildings Office		
		Computer Hardware – Owned	\$100,000				
		Data & Media (Software)	\$150,000				
		Mechanical Breakdown	Included				
		Flood	Not Included				
		Earthquake	Included				
3	1	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007			SCZ Office		
		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	7548 E. Creek Point, Oak Center, TX 75195-2044			Oak Center Office		

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	Add, Remove, or Change?
Data Breach Liability	\$500,000	\$5,000	



Description	Limit	Deductible	Add, Remove, or Change?
Cyber Liability - Location 3, Building 1	\$150,000	\$10,000	
Vandalism Coverage - Location 5, Building 1, Item 1	\$50,000	\$500	

Additional Interests

Name and Address	Interest	Add, Remove, or Change?
First National Bank 2837 Central Ave. Grand Park, TX 75199-2355	Lienholder	
Bank of America 2060 Lunge Rd.	Additional Insured - Location 1, Building 1	
First National Bank 2837 Central Ave. Grand Park, TX 75199-2355	Loss Payee - Location 5, Building 1, Item 1	

Forms and Endorsements

Name	Add, Remove, or Change?
Terrorism Exclusion	
Sample - Location 1, Building 1	



General Liability

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Coverages

Description	Limit	Add, Remove, or Change?
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	Add, Remove, or Change?
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	Add, Remove, or Change?
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	Add, Remove, or Change?
Tradeshow Samples Protection	\$15,000	\$1,500	
Mold Coverage – Location 1, Building 4	\$10,000	\$1,000	



Additional Interests

Name and Address	Interest	Add, Remove, or Change?
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	
First National Bank 2837 Central Ave. Grand Park, TX 75199	Lienholder – Location 1, Building 1	
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 5, Building 1, Hazard 1	

Forms and Endorsements

Name	Add, Remove, or Change?
General Liability Declarations	
Leakage Exclusion – Location 1, Building 4	



Crime

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Coverages

Loc	Bldg	Description	Limit	Deductible	Add, Remove, or Change?
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Central Office		
		Employee Dishonesty	\$1,000,000	\$10,000	
		ERISA Aggregate	\$1,000,000 \$1,000,000		
		Forgery or Alteration	\$500,000	\$5,000	
		Inside the Premises Theft of Money and Securities – Blanket Robbery or Burglary of Other Property – Blanket	\$500,000 \$500,000	\$5,000 \$5,000	
		Outside the Premises Other Property	\$500,000	\$5,000	



Loc	Bldg	Description	Limit	Deductible	Add, Remove, or Change?
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005	JDZ Buildings Office		
		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	Add, Remove, or Change?
Looting Coverage	\$100,000	\$1,000	
Vandalism Coverage – Location 1, Building 1	\$125,000	\$1,000	

Forms and Endorsements

Name	Add, Remove, or Change?
Crime Declarations	
Schedule – Location 1, Building 1	



Business Auto

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Coverages

Description	Symbol	Limit	Add, Remove, or Changes?
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	Add, Remove, or Changes?
1	2015 GMC Terrain	DFU1FD45ADF465		x	x	\$1,000	\$500	
2	2013 GMC C2500	DF5D1542D1F5D45	x		x	\$1,000	\$500	
3	2010 GMC Savanna G1500	FLDKOI132121F2D	x	x		\$1,000	\$500	
4	2015 Ford F150 Supercrew	GFKSPGO154L97689	x	x	x	\$1,000	\$1,000	
5	2014 Ford F150 Supercrew	FD4154D12D1F6S4	x	x	x	\$1,000	\$1,000	
6	2014 Ford Transit Connect	DF897FJE544TY8S	x	x	x	\$1,000	\$500	

Drivers

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



Additional Coverages

Description	Limit	Deductible	Add, Remove, or Changes?
Additional Towing Coverage	\$10,000	\$1,000	
Commercial Auto Rental Reimbursement – Vehicle 1	\$10,000	\$1,000	

Additional Interests

Name and Address	Interest	Add, Remove, or Changes?
First National Bank 2837 Central Ave. Grand Park, TX 75199-2355	Lienholder	
Bank of America 2060 Lunge Rd. Grand Park, TX 75199-3328	Lienholder – Vehicle 1	
Jeffery Johnson 1196 Hann Rd. Suite 200 Oak Center, TX 75195-3487	Loss Payee – Vehicle 4	

Forms and Endorsements

Name	Add, Remove, or Changes?
Commercial Auto Declarations	
Garage Exclusion – Vehicle 1	



Commercial Umbrella

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Coverages

Description	Limit	Add, Remove, or Change?
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	Add, Remove, or Change?
Automobile Liability Combined Single Limit	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000	



Description	Carrier / Policy #	Policy Period	Limit	Add, Remove, or Change?
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 (Includes Burglary) 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	Add, Remove, or Change?
Sample Coverage	\$1,000,000	\$10,000	

Additional Interests

Name and Address	Interest	Add, Remove, or Change?
First National Bank 2837 Central Avenue Grand Park, TX 75199	Lienholder	



Worker's Compensation

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

Named Insured

Insured	Interest	Add, Remove, or Change?
Zynn Construction, Inc.	First Named Insured	
JDZ Buildings, LLC	Additional Named Insured	
SCZ, LLC	Additional Named Insured	

Coverages

Description	Limit	Add, Remove, or Change?
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	Add, Remove, or Change?
1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						
	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	
2	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199						
	TX	8810	Clerical Office Employees NOC	\$38,000	0.75	\$285	
3	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199						
	TX	8810	Clerical Office Employees NOC	\$42,000	0.75	\$315	
4	85000 Ft. Worth Avenue, Grand Park, TX 75199						
	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	
5	7548 E. Creek Point, Oak Center, TX 75195						
	TX	8810	Clerical Office Employees NOC	\$78,500	0.75	\$589	



Premium Calculations

Description	Factor	Factored Premium	Add, Remove, or Change?
State of Louisiana			
Total Factored Premium		\$2,500	
Experience Modification	1.10	\$275	
Premium Discount	2.50	\$-70	
Expense Constant		\$200	
Total Estimated Annual Premium of Louisiana		\$2,905	
Minimum Premium		\$3,000	
Deposit Premium		\$750	
State of Texas			
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	
Total Estimated Annual Premium of Texas		\$44,552	
Minimum Premium		\$42,000	
Deposit Premium		\$11,138	



Billing / Audit Information

Description	Selection	Add, Remove, or Change?
Billing Plan	Agency	
Payment Plan	Seven (7) payments	
Down Payment	25%	
Audit Interval	Annual	

Included / Excluded Individuals

Name	Title	Included	Excluded	Add, Remove, or Change?
Sarah C. Zynn	Chief Financial Officer		✘	
James D. Zynn – Location 1	President	◆		

Additional Coverages

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

Forms and Endorsements

Name	Add, Remove, or Change?
Workers Compensation Declarations	
Texas Special Declaration – Location 1	



Marketing Summary

Company	Coverage	Response
Hanover Insurance	Property	
	Installation / Builders Risk	
	Equipment Floater	
	Electronic Data Processing	
	General Liability	
	Crime (Includes Burglary)	
	Business Auto	
	Commercial Umbrella	
	Worker's Compensation	



Coverage Checklist

Coverage	Covered	Not Covered	Would you like a Quote?
Business Owners Policy		x	
Property	x		
Commercial Flood		x	
Installation / Builders Risk	x		
Equipment Floater	x		
Electronic Data Processing	x		
Accounts Receivable / Valuable Papers		x	
Boiler & Machinery		x	
Glass & Sign		x	
Motor Truck Cargo		x	
General Liability	x		
Crime	x		
Business Auto	x		
Garage & Dealers		x	
Transportation		x	
Truckers / Motor Carriers		x	
Commercial Umbrella	x		
Workers Compensation	x		



Premium Comparison

Coverage	Issuing Company	Expiring	Renewal
Property	Hanover Insurance		\$18,388
Installation / Builders Risk	Hanover Insurance		Included
Equipment Floater	Hanover Insurance		Included
Electronic Data Processing	Hanover Insurance		Included
General Liability	Hanover Insurance		Included
Crime (Includes Burglary)	Hanover Insurance		Included
Business Auto	Hanover Insurance		Included
Commercial Umbrella	Hanover Insurance		Included
Worker's Compensation	Hanover Insurance		Included
Total Premium		\$0	\$18,388



Premium Summary

Coverage	Issuing Company	Premium
Property	Hanover Insurance	\$18,388
Installation / Builders Risk	Hanover Insurance	Included
Equipment Floater	Hanover Insurance	Included
Electronic Data Processing	Hanover Insurance	Included
General Liability	Hanover Insurance	Included
Crime (Includes Burglary)	Hanover Insurance	Included
Business Auto	Hanover Insurance	Included
Commercial Umbrella	Hanover Insurance	Included
Worker's Compensation	Hanover Insurance	Included
Total Premium		\$18,388



Disclaimers / Disclosures

Disclaimer

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.

Compensation Disclosure

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Other Disclosures

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