

Summary of Insurance

Zynn Construction, Inc.

1488 S. Monroe Ave., Unit E
 Grand Park, TX 75199-1000
 Prepared on March 24, 2022
 Coverages as of March 15,2022

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

Named Insured	Interest
Zynn Construction, Inc.	First Named Insured
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

Loc	Bldg	Coverage	Amount	Val	Co-ins	Cause of Loss	Deductible
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
		Contents	\$500,000	R	90%	Windstorm Special	10% \$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%
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



Summary of Insurance

Loc	Bldg	Coverage	Amount	Val	Co-ins	Cause of Loss	Deductible
		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	(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 Coverage	Limit	Deductible
Asphalt Coverage	\$15,000	\$150
Asphalt Coverage – Location 1, Building 2	\$25,000	
Mold Coverage – Location 5, Building 1, Subject 1	\$10,000	

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

Form / Endorsement
Terrorism Exclusion
Pollution Exclusion – Location 3, Building 1



Summary of Insurance

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

Named Insured	Interest
Zynn Construction, Inc.	First Named Insured
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

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

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

Form / Endorsement
Mold Exclusion



Summary of Insurance

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

Named Insured	Interest
Zynn Construction, Inc.	First Named Insured
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

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

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

Item	Equipment	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
		Equipment Total	\$355,000

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



Summary of Insurance

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

Named Insured	Interest
Zynn Construction, Inc.	First Named Insured
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

Loc	Bldg	Coverage	Amount	Val	Co-ins	Deductible
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			
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



Summary of Insurance

Valuation Definitions		
(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 Coverage	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 Interest	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

Form / Endorsement
Terrorism Exclusion
Sample - Location 1, Building 1

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

Named Insured	Interest
Zynn Construction, Inc.	First Named Insured
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

Coverage	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



Summary of Insurance

Coverage	Limit
Employee Benefits – Claims Made	\$500,000
Employee Benefits Aggregate	\$1,000,000

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

Loc	Bldg	Class Code	Classification	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 Coverage	Limit	Deductible
Tradeshaw Samples Protection	\$15,000	\$1,500
Mold Coverage – Location 1, Building 4	\$10,000	\$1,000

Additional Interest	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

Form / Endorsement
General Liability Declarations
Leakage Exclusion – Location 1, Building 4



Summary of Insurance

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

Named Insured	Interest
Zynn Construction, Inc.	First Named Insured
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

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

Form / Endorsement
Crime Declarations
Schedule – Location 1, Building 1



Summary of Insurance

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

Named Insured	Interest
Zynn Construction, Inc.	First Named Insured
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

Coverage	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

No.	Vehicle	VIN	Med Pay	PIP	UM	Comp Ded	Coll Ded
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



Summary of Insurance

Driver	Broadened PIP	Drive Other Car	Date of Birth	License Number	State
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 Coverage	Limit	Deductible
Additional Towing Coverage	\$10,000	\$1,000
Commercial Auto Rental Reimbursement – Vehicle 1	\$10,000	\$1,000

Additional Interest	Interest
First National Bank	Lienholder
Bank of America	Lienholder – Vehicle 1
Jeffery Johnson	Loss Payee – Vehicle 4

Form / Endorsement
Commercial Auto Declarations
Garage Exclusion – Vehicle 1

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

Named Insured	Interest
Zynn Construction, Inc.	First Named Insured
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

Coverage	Limit
Each Occurrence	\$5,000,000
Prod Comp Ops	\$5,000,000
Aggregate	\$5,000,000



Summary of Insurance

Coverage	Limit
Self-Insured Retention (SIR)	\$25,000

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

Additional Interest	Interest
First National Bank	Lienholder

Form / Endorsement
Terrorism Exclusion

Worker's Compensation	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	AB12CD8552	3/1/2022 to 3/1/2023	Included

Named Insured	Interest
Zynn Construction, Inc.	First Named Insured
JDZ Buildings, LLC	Additional Named Insured



Summary of Insurance

Named Insured	Interest
SCZ, LLC	Additional Named Insured

Coverage	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

Loc	St	Code	Classification	Estimated Annual Payroll	Base Rate	Estimated Annual Premium
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	Factor	Factored Premium
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



Summary of Insurance

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

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

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

Form / Endorsement
Workers Compensation Declarations
Texas Special Declaration – Location 1

