

# Personal Insurance Proposal

For

## James & Sarah Zynn

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.

## *Table of Contents*

We Would Like You to Know More About Us!.....	3
Your H & L Insurance Service Team .....	4
Named Insureds .....	5
Location Schedule.....	5
Homeowners .....	6
Personal Flood .....	10
Inland Marine - Personal.....	12
Personal Umbrella.....	14
Personal Automobile.....	17
Watercraft .....	20
Coverage Checklist .....	23
Marketing Summary .....	24
Premium Comparison .....	25
Premium Summary .....	26
Subjectivities.....	27
Disclaimers / Disclosures.....	28
Proposal Acceptance.....	29



## *We Would Like You to Know More About Us!*

### *Who We Are?*

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 Do*

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### *Why We Do It*

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## *Your H & L Insurance Service Team*

<b>Sam Higginbottom</b>	<b>Producer</b>
Phone	(555) 444-3333
Cell Phone	(555) 442-2424
Email	shigginbottom@HandLInsurance.com

<b>Casey Carlson</b>	<b>Client Service Representative</b>
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Email	ccarlson@HandLInsurance.com

<b>Joy Travnichek</b>	<b>Claims Representative</b>
Phone	(555) 444-3345
Fax	(555) 444-3300
Email	jtravnichek@HandLInsurance.com



## *Named Insureds*

<b>Insured</b>	<b>Interest</b>
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

## *Mailing Address*

<b>Address</b>
1488 S. Monroe Blvd. Grand Park, TX 75199-1000

## *Location Schedule*

<b>Loc</b>	<b>Address</b>
1	14250 S. Country Club Ct., Oak Center, TX 75195
2	8750 S. Rockaway Beach Rd., Rockledge, FL 32956



## Homeowners

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

## Named Insured

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

## Coverages

Subject	Amount
<b>14250 S. Country Club Ct., Oak Center, TX 75195</b>	
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



Subject	Amount
<b>14250 S. Country Club Ct., Oak Center, TX 75195</b>	
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
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
<b>8750 S. Rockaway Beach Rd., Rockledge, FL 32956</b>	
Residence	Secondary
Coverage Form	Homeowners Form 1
Dwelling	\$2,000,000



Subject	Amount
<b>14250 S. Country Club Ct., Oak Center, TX 75195</b>	
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

### *Forms and Endorsements*

Name
Terrorism Exclusion
Crime Declarations – Location 2



## Personal Flood

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

## Named Insured

Insured	Interest
James & Sarah Zynn	First Named Insured

## Coverages

Description	Limit	Deductible
<b>8750 Rockaway Beach Rd., Rockledge, FL 32956</b>		
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*

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

## *Named Insured*

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

## *Coverages*

Property Class	Amount	Special Conditions
Bicycles	\$4,500	
Cameras	\$1,500	
Guns	\$50,000	

## *Scheduled Property*

Item	Description	Amount
<b>Bicycles</b>		
1	2016 Terra Trike Rover	\$2,000
2	2016 Terra Trike Rover	\$2,500
<b>Cameras</b>		
1	2000 Canon Digital 258X	\$1,500



Item	Description	Amount
<b>Guns</b>		
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

### *Forms and Endorsements*

Name
Theft and Burglary - Guns
Terrorism Exclusion



## Personal Umbrella

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

## Named Insured

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

## 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	Hanover Insurance 154F8E1154	12/20/2019 – 12/20/2020	\$500,000
Uninsured Motorist Liability Combined Single Limit			\$500,000



Description	Carrier / Policy	Policy Period	Limits
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







**Veh 1                      2010 GMC Terrain****Premium: \$1,250.28**

Description	Limit / Deductible
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 Auto Death Indemnity Total Disability	\$250,000 \$100,000 \$500,000
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



### *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

### *Forms and Endorsements*

Name
Personal Auto Declarations
Terrorism Exclusion – Vehicle 1



## Watercraft

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

## Named Insured

Insured	Interest
James Zynn	First Named Insured

## Coverage

Hull	Description	Limit	Deductible
<b>1</b>	<b>2015 Cobalt Speedster</b>		<b>56DF7460A</b>
	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



Hull	Description	Limit	Deductible
<b>2</b>	<b>2002 Open Water Freedom</b>		<b>15794350</b>
	Hull #2	\$25,000	
	Trailer #2 – 2002 Rafts R Us DD1500 – ID #2463DF46D46	\$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	
<b>3</b>	<b>2010 Fishing Waters Skimmer</b>		<b>4F4DF4558158</b>
	Hull #3	\$48,000	
	Trailer #3 – 2008 Vanguard JT1700 – ID #2DFUDY8DFY3	\$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
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



Hull	Equipment	Year	Manufacturer	Model	Serial Number	Limit
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

### *Additional Interests*

Name and Address	Interest
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Lienholder – Hull 1

### *Forms and Endorsements*

Name
Named Hurricane Inclusion – Hull 1
Terrorism Exclusion – Hull 3



## Coverage Checklist

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



## Marketing Summary

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





## Premium Comparison

Coverage	Issuing Company	Expiring	Renewal
Homeowners	Hanover Insurance		\$2,158.00
Personal Flood	Hanover Insurance		Included
Inland Marine - Personal	Hanover Insurance		Included
Personal Umbrella	Hanover Insurance		Included
Personal Automobile	Hanover Insurance		\$1,895.06
Watercraft	Hanover Insurance		\$716.00
<b>Total Premium</b>		<b>\$0.00</b>	<b>\$4,769.06</b>



## Premium Summary

Coverage	Proposed Company Premium	Comparison 1 Premium	Comparison 2 Premium
Homeowners	\$2,158.00		
Personal Flood	Included		
Inland Marine - Personal	Included		
Personal Umbrella	Included		
Personal Automobile	\$1,895.06		
Watercraft	\$716.00		
<b>Total Premium</b>	<b>\$4,769.06</b>	<b>\$0.00</b>	<b>\$0.00</b>



## 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.	



## *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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# 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





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