

# Personal Pre-Renewal Review

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.

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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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## *Named Insureds*

<b>Insured</b>	<b>Interest</b>	<b>Add, Remove, or Change?</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>	<b>Add, Remove, or Change?</b>
1488 S. Monroe Blvd. Grand Park, TX 75199-1000	

## *Location Schedule*

<b>Loc</b>	<b>Address</b>	<b>Add, Remove, or Change?</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	Add, Remove, or Change?
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	Add, Remove, or Change?
<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	Add, Remove, or Change?
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	Add, Remove, or Change?
<b>8750 S. Rockaway Beach Rd., Rockledge, FL 32956</b>		
Residence	Secondary	
Coverage Form	Homeowners Form 1	



Subject	Amount	Add, Remove, or Change?
Dwelling	\$2,000,000	
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	Add, Remove, or Change?
1	1	2015 GoKart S150	
2	1	2017 GoKart S250	





***Additional Interests***

Name and Address	Interest	Add, Remove, or Change?
First National Bank 2837 Central Ave. Grand Park, 75199	Additional Insured	
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Mortgagee – Location 2	

***Forms and Endorsements***

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



## Personal Flood

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

## Coverages

Description	Limit	Deductible	Add, Remove, or Change?
<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	Add, Remove, or Change?
Clinging Creeping Plants	\$27,000	\$2,000	
Mold Coverage	\$500,000	\$5,000	

## Additional Interests

Name and Address	Interest	Add, Remove, or Change?
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	Add, Remove, or Change?
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	Add, Remove, or Change?
Bicycles	\$4,500		
Cameras	\$1,500		
Guns	\$50,000		

## *Scheduled Property*

Item	Description	Amount	Add, Remove, or Change?
<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	Add, Remove, or Change?
<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	Add, Remove, or Change?
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	Add, Remove, or Change?
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	Add, Remove, or Change?
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	Add, Remove, or Changes?
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	Add, Remove, or Changes?
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	Add, Remove, or Changes?
1	2010 GMC Terrain	
2	1995 Ford F150	

### *Recreational Vehicles*

Vehicle	Description	Add, Remove, or Changes?
1	2020 Sunset Rivera	

### *Watercraft*

Watercraft	Description	Add, Remove, or Changes?
1	2015 Cobalt Speedster	
2	2002 Open Water Freedom	
3	2010 Fishing Waters Skimmer	

### *Drivers*

Driver	Name	Add, Remove, or Changes?
1	James D. Zynn	
2	Sarah C. Zynn	

### *Underlying Coverages*

Description	Carrier / Policy	Policy Period	Limits	Add, Remove, or Changes?
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	Add, Remove, or Changes?
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	Add, Remove, or Changes?
Terrorism Exclusion	\$100,000.00	\$1,000.00	

### *Remarks*

Description	Add, Remove, or Changes?
Umbrella covers all vehicles.	



## Personal Automobile

Issuing Company	Policy Number	Policy Term
Hanover Insurance	154F8E1154	8/15/2021 to 8/15/2022

## Named Insured

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

## Vehicle Schedule

No.	Year, Make & Model	Vehicle Identification Number (VIN)	Add, Remove, or Change?
1	2010 GMC Terrain	FD421DF35E4S4A6	
2	1995 Ford F150	45F478E487548369	

## Coverages

**Veh 1      2010 GMC Terrain**

**Premium: \$1,250.28**

Description	Limit / Deductible	Add, Remove, or Change?
Liability Combined Single Limit	\$500,000	
Personal Injury Protection Each Person	\$250,000	
Auto Death Indemnity	\$100,000	
Total Disability	\$500,000	
Medical Payments – Each Person	\$500,000	



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

Description	Limit / Deductible	Add, Remove, or Change?
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	Add, Remove, or Change?
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	Add, Remove, or Change?
James D. Zynn	TX127548	TX	11/15/1980		
Sarah C. Zynn	TX457503	TX	6/6/1982		

### *Additional Interests*

Name and Address	Interest	Add, Remove, or Change?
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	Add, Remove, or Change?
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	Add, Remove, or Change?
James Zynn	First Named Insured	

## Coverage

Hull	Description	Limit	Deductible	Add, Remove, or Change?
<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	
	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	



Hull	Description	Limit	Deductible	Add, Remove, or Change?
<b>2</b>	<b>2002 Open Water Freedom</b>	<b>15794350</b>		
	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		
<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	Add, Remove, or Change?
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	Add, Remove, or Change?
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	Add, Remove, or Change?
3	Depth Sounder	2015	Deep Waters	Fish Finder V	54F65154841	\$1,500	

### *Operator List*

Name	State	Driver's License	Date of Birth	Add, Remove, or Change?
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	Add, Remove, or Change?
1	Vandalism Coverage	\$50,000	\$1,000	
2	Windstorm / Hail	\$50,000	\$1,000	

### *Additional Interests*

Name and Address	Interest	Add, Remove, or Change?
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Lienholder – Hull 1	



## Marketing Summary

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



## Coverage Checklist

Coverage	Covered	Not Covered	Would you like a Quote?
Homeowners	x		
Mobile Home		x	
Personal Flood	x		
Dwelling Fire		x	
Inland Marine / Personal Article	x		
Auto	x		
Watercraft	x		
Personal Umbrella	x		



## Premium Summary

Coverage	Issuing Company	Premium
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>\$4,769.06</b>



## 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>



## *Disclaimers / Disclosures*

### *Disclaimer*

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### *Compensation Disclosure*

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### *Other Disclosures*

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