

Zynn Farms, LLC



Presented by: Sam Higginbottom

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Agency History

Who We Are?

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What We Do

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Why We Do It

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Your Dedicated Service Team



Sam Higginbottom

Producer

Phone (555) 444-3333
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Casey Carlson

Client Service Representative

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Joy Travnichek

Claims Representative

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Named Insureds

Insured	Interest
Zynn Farms, LLC	First Named Insured
James D. Zynn	Additional Named Insured
Sarah C. Zynn	Additional Named Insured

Mailing Address

Address
1488 S. Monroe Blvd. Grand Park, TX 75199

Location Schedule

Loc	Bldg	Address	Building Description
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 Hanover Insurance
Policy Number FJDUER155
Policy Term 8/1/2021 to 8/1/2022

Coverages

Loc	Bldg	Amount	Val	Co-ins	Cause of Loss	Deduct.	Subject	
0	0	Blanket Coverage						
		\$12,000,000	G	80%	Special	\$10,000	Blanket	
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199						Implement Shed
		\$250,000	R	80%	Broad	\$10,000	Building	
					Windstorm	\$10,000		
		\$50,000	G	80%	Special	\$10,000	Contents	
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199						Truck Garage
		\$450,000	G	80%	Special	\$10,000	Building	
		\$2,000,000	A	80%	Broad	\$10,000	Contents	
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199						Grain Elevator
		\$1,250,000	G	80%	Special	\$10,000	Building	
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199						Barn
		\$250,000	G	80%	Special	\$10,000	Building	
1	5	1488 S. Monroe Blvd., Grand Park, TX 75199						Packing Shed
		\$500,000	G	80%	Special	\$10,000	Building	
2	1	145 Outer Edge, Grand Park, TX 75199						Implement Shed
		\$200,000	G	80%	Special	\$10,000	Building	
		\$500,000	G	80%	Special	\$10,000	Contents	
2	2	145 Outer Edge, Grand Park, TX 75199						Mechanics Shop
		\$250,000	G	80%	Special	\$10,000	Building	
		\$2,000,000	A	80%	Broad	\$10,000	Contents	
3	1	16804 Wheat Street, Grand Park, TX 75199						Implement Shed
		\$158,500	G	80%	Special	\$10,000	Building	
		\$31,700	G	80%	Special	\$10,000	Contents	
3	2	16804 Wheat Street, Grand Park, TX 75199						Hay Barn
		\$175,000	G	80%	Special	\$10,000	Building	

Loc	Bldg	Amount	Val	Co- ins	Cause of Loss	Deduct.	Subject	
3	3	16804 Wheat Street, Grand Park, TX 75199						Grain Bin
		\$125,000	G	80%	Special	\$10,000	Building	
		\$275,000	G	80%	Special	\$10,000	Contents	

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

Limit	Deductible	Description
\$1,000,000	\$10,000	Vandalism Coverage
\$200,000	\$20,000	Theft and Burglary – Location 1, Building 2

Additional Interests

Interest	Name
Additional Insured	First National Bank
Loss Payee – Location 1, Building 1	First National Bank
Lienholder – Location 3, Building 1, Subject 1	Bank of America

Additional Named Insureds

Interest	Named Insured
Additional Named Insured	James D. Zynn
Additional Named Insured	Sarah C. Zynn

Forms and Endorsements

Name
Terrorism Exclusion
Pollution Exclusion – Location 1, Building 2

Agriculture Personal Property

Issuing Company Hanover Insurance
 Policy Number FJDUER155
 Policy Term 8/1/2021 to 8/1/2022

Coverages

Loc	Bldg	Limit	Co-ins	Cause of Loss	Deduct.	Description	
0	0	Blanket Coverage					
		\$100,000	80%	Basic	\$1,000	Transit	
		\$100,000	80%	Special	\$1,000	Miscellaneous Agriculture Machinery and Implements \$50,000 Per Item Max	
		\$50,000	80%	Special	\$1,000	Miscellaneous Tools, Equipment, and Supplies \$5,000 Per Item Max	
		\$150,000				Total Miscellaneous	
		\$542,000				Scheduled Farm Personal Property	
		\$125,000				Unscheduled Farm Personal Property – Total of All Categories	
		\$1,000,000				Unscheduled Farm Personal Property	
		\$1,200,000				Peak Season	
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	From	To	Applies to	Limit	Description	
0	0	Blanket Coverage					
		7/1/20	10/31/20	Unscheduled	\$1,200,000	Oranges	
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199				Implement Shed	
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199				Truck Garage	

Loc	Bldg	From	To	Applies to	Limit	Description
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	Items	Value	Class	Sub-Class
0	0	Blanket Coverage			
		Angus Fall Deliveries	\$15,000	Livestock	Beef Calves
		Holstein Fall Deliveries	\$20,000	Livestock	Dairy Calves
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199		Implement Shed	
		12,180	\$180,000	Agriculture Produce	Oats
		175	\$175,000	Livestock	Beef Calves
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	Cause of Loss	Limit	Deductible	Description	Serial #
1	1	1	Special	\$80,000	\$1,000	2015 GMC Milker	KFUIO96789
1	1	2	Basic	\$33,000	\$500	2017 GMC Terrain	879D686G
1	1	3	Basic	\$27,500	\$1,000	2000 John Deere Plow 142W	F5458741
1	1	4	Special	\$75,000	\$5,000	2014 Allis Chalmers R444	754134631X
1	1	5	Basic	\$10,500	\$1,000	2014 Kawasaki XX150	1354E219D4 S
2	1	1	Basic	\$35,000	\$1,000	2002 Ford F150	54DF825434
3	1	1	Broad	\$31,000	\$1,000	2014 Chevy S10	58A87SDF1S

Scheduled Farm Personal Property - Non-Equipment

Loc	Bldg	Item	Cause of Loss	Limit	Deduct.	Description
1	2	1	Special	\$14,580	\$1,000	Lightning Flash Welder XE5
2	1	1	Special	\$85,495	\$1,000	Lift 'em High Automatic Hoise

Unscheduled Farm Personal Property

Loc	Bldg	Cause of Loss	Unit Price	Value	Deduct	Description	
0	0	Blanket - Agriculture Produce					
		Windstorm	\$5	\$60,000	\$500		
1	4	Livestock					Barn
		Total Coverage	\$2,000	\$1,000,000	\$10,000		
3	2	Agriculture Produce					Hay Barn
		Special	\$100	\$500,000	\$10,000		

Additional Coverages

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

Additional Interests

Interest	Name
Additional Insured	First National Bank
Loss Payee – Location 1, Building 1	First National Bank
Loss Payee – Location 1, Building 2	First National Bank
Lienholder – Location 3, Building 1	Bank of American
Loss Payee – Location 1, Building 1, Item 2	First National Bank

Additional Named Insureds

Interest	Named Insured
Additional Named Insured	James D. Zynn
Additional Named Insured	Sarah C. Zynn

Forms and Endorsements

Name
Terrorism Exclusion
Crime Declarations – Location 2, Building 1

Agriculture Liability

Issuing Company Hanover Insurance
Policy Number FJDUER155
Policy Term 8/1/2021 to 8/1/2022

Coverages

Loc	Bldg	Limit	Description
0	0		Blanket Coverage
		\$100,000	Bodily Injury and Property Damage Each Occurrence
		\$200,000	General Aggregate
		\$100,000	Personal and Advertising Injury Protection Each Occurrence
		\$200,000	General Aggregate
		\$10,000	Medical Payments Any One Person
		\$20,000	Each Occurrence
		\$500,000	Property Damage Liability Fire Damage – Any One Fire
		\$250,000	Damage to Property of Others
		No	Farm Personal Liability
		Yes	Farm Commercial Liability
		Yes	Personal Liability
		\$100,000	Additional Farm Premises Maintained by Named Insured
		\$1,500	Deductible
		\$100,000	Custom Farming Receipts
		\$10,000	Deductible
1	1		1488 S. Monroe Blvd., Grand Park, TX 75199
			Implement Shed
		\$100,000	Bodily Injury and Property Damage Each Occurrence
		\$200,000	General Aggregate
		\$100,000	Personal and Advertising Injury Protection Each Occurrence
		\$200,000	General Aggregate
		\$100,000	Medical Payments Any One Person
		\$200,000	Each Occurrence
		\$500,000	Property Damage Liability Fire Damage – Any One Fire
		\$250,000	Damage to Property of Others
1	3		1488 S. Monroe Blvd., Grand Park, TX 75199
			Grain Elevator

Loc	Bldg	Limit	Description
2	1	145 Outer Edge, Grand Park, TX 75199	Implement Shed
		\$100,000 \$200,000	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
		\$500,000	Property Damage Liability Fire Damage – Any One Fire
		\$250,000	Damage to Property of Others
3	1	16804 Wheat Street, Grand Park, TX 75199	Implement Shed
		\$100,000 \$200,000	Bodily Injury and Property Damage Each Occurrence General Aggregate
		\$100,000 \$200,000	Personal and Advertising Injury Protection Each Occurrence General Aggregate

Additional Coverages & Rating Basis

Loc	Bldg	Rate	Premium Basis	Description
0	0	Blanket Coverage		
				Initial Farm Premises Acres – 360
				Total Acreage for All Locations, Including Initial Farm Premises Acres – 720
				Additional Non-Farm Premises Occupied by Insured – Permanent
		1.551%	Cubic Feet	Custom Farming Receipts – \$100,000
				Limited Farm Pollution Liability – \$500,000 Limit
				Contingent Liability for Crop Dusting by Independent Aircraft \$100,000 Cost – \$250,000 Limit
		1.175%	Number of Cows Milked	Animal Collision – \$100,000 Limit per Head – 50 Number of Head
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

Loc	Bldg	Rate	Premium Basis	Description
3	1	16804 Wheat Street, Grand Park, TX 75199		Implement Shed

Incidental Business Activities

Loc	Bldg	Receipts	Activity
0	0	Blanket Coverage	
		\$100,000	Property in the Care of a Common or Contract Carrier
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

Interest	Name
Additional Insured	First National Bank
Loss Payee – Location 2, Building 1	Merchants Bank

Additional Named Insureds

Interest	Named Insured
Additional Named Insured	James D. Zynn
Additional Named Insured	Sarah C. Zynn

Forms and Endorsements

Name
Terrorism Exclusion
Crime Declarations – Location 2, Building 1

Remarks

Description
Grain Silos – Leased to Another Farm – Location 1, Building 3

Coverage Checklist

Coverage	Covered	Not Covered
Agricultural Property	★	
Agricultural Personal Property	★	
Agricultural Liability	★	
		★

Marketing Summary

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

Premium Summary

Coverage	Proposed Company Premium	Comparison 1 Premium	Comparison 2 Premium
Agriculture Property	\$2,500		
Agriculture Personal Property	Included		
Agriculture Liability	Included		
Total Premium	\$2,500	\$0	\$0

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

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 **Zynn Farms, LLC** as presented to me.

Signature Title Date

I accept this proposal for **Zynn Farms, LLC** with the following changes completed.

Signature Title Date



200 North Parkway
Grand Park, TX 75199

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