

Zynn Farms, LLC



Presented by: Sam Higginbottom

Table of Contents

Responsibilities.....3

Your Dedicated Service Team4

Named Insureds.....5

Location Schedule5

Agriculture Property.....6

Agriculture Personal Property9

Agriculture Liability.....13

Coverage Checklist.....18

Marketing Summary19

Premium Comparison.....20

Premium Summary.....21

Disclaimers / Disclosures22

Responsibilities

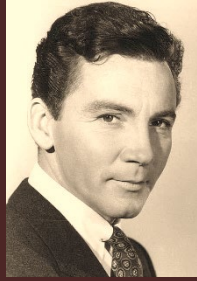
What We Do for You?

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?

Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Your Dedicated Service Team



Sam Higginbottom

Producer

Phone	(555) 444-3333
Cell Phone	(555) 442-2424
Email	shigginbottom@HandLInsurance.com



Casey Carlson

Client Service Representative

Phone	(555) 444-3340
Fax	(555) 444-3300
Email	ccarlson@HandLInsurance.com



Joy Travnichek

Claims Representative

Phone	(555) 444-3345
Fax	(555) 444-3300
Email	jtravnichek@HandLInsurance.com

Named Insureds

Insured	Interest	Remove, Add, or Change?
Zynn Farms, LLC	First Named Insured	
James D. Zynn	Additional Named Insured	
Sarah C. Zynn	Additional Named Insured	

Mailing Address

Address	Remove, Add, or Change?
1488 S. Monroe Blvd. Grand Park, TX 75199	

Location Schedule

Loc	Bldg	Address	Building Description	Remove, Add, or Change?
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	

Agriculture Property

Issuing Company Hanover Insurance
Policy Number FJDUIER155
Policy Term 8/1/2021 to 8/1/2022

Coverages

Loc	Bldg	Amount	Val	Co-ins	Cause of Loss	Deduct.	Subject	Remove, Add, or Change?	
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		

Loc	Bldg	Amount	Val	ins	Cause of Loss	Deduct.	Subject	Remove, Add, or Change?	
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		
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	Remove, Add, or Change?
\$1,000,000	\$10,000	Vandalism Coverage	
\$200,000	\$20,000	Theft and Burglary – Location 1, Building 2	

Additional Interests

Interest	Name	Remove, Add, or Change?
Additional Insured	First National Bank	



Interest	Name	Remove, Add, or Change?
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	Remove, Add, or Change?
Additional Named Insured	James D. Zynn	
Additional Named Insured	Sarah C. Zynn	

Forms and Endorsements

Name	Remove, Add, or Change?
Terrorism Exclusion	
Pollution Exclusion – Location 1, Building 2	

Agriculture Personal Property

Issuing Company Hanover Insurance
Policy Number FJDUIER155
Policy Term 8/1/2021 to 8/1/2022

Coverages

Loc	Bldg	Limit	Co-ins	Cause of Loss	Deduct.	Description	Remove, Add, or Change?	
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		

Loc	Bldg	Limit	Co-ins	Cause of Loss	Deduct.	Description	Remove, Add, or Change?
3	2	16804	Wheat Street, Grand Park, TX 75199			Hay Barn	

Peak Season

Loc	Bldg	From	To	Applies to	Limit	Description	Remove, Add, or Change?	
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	
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	Remove, Add, or Change?	
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			Implement Shed		
		12,180	\$180,000	Agriculture Produce	Oats		
		175	\$175,000	Livestock	Beef Calves		
1	2	1488 S. Monroe Blvd., Grand Park, TX			Truck Garage		
1	4	1488 S. Monroe Blvd., Grand Park, TX			Barn		
2	1	145 Outer Edge, Grand Park, TX			Implement Shed		

Loc	Bldg	Items	Value	Class	Sub-Class	Remove, Add, or Change?
3	1	16804 Wheat Street, Grand Park, TX		Implement Shed		
3	2	16804 Wheat Street, Grand Park, TX		Hay Barn		

Scheduled Farm Personal Property -Equipment

Loc	Bldg	Item	Cause of Loss	Limit	Deductible	Description	Serial #	Remove, Add, or Change?
1	1	1	Special	\$80,000	\$1,000	2015 GMC Milker	KFUIOF6789	
1	1	2	Basic	\$33,000	\$500	2017 GMC Terrain	879D6DF6G	
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 R144	754134631X	
1	1	5	Basic	\$10,500	\$1,000	2014 Kawasaki XX150	1354E19D4S	
2	1	1	Basic	\$35,000	\$1,000	2002 Ford F150	54DF825434	
3	1	1	Broad	\$31,000	\$1,000	2014 Chevy S10	58894SDF1S	

Scheduled Farm Personal Property - Non-Equipment

Loc	Bldg	Item	Cause of Loss	Limit	Deduct.	Description	Remove, Add, or Change?
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	Deductible	Description	Remove, Add, or Change?	
0	0	Blanket - Agriculture Produce						
		Windstorm	\$5	\$60,000	\$500	Barley		

Loc	Bldg	Cause of Loss	Unit Price	Value	Deductible	Description	Remove, Add, or Change?
1	4	Livestock				Barn	
		Total Coverage	\$2,000	\$1,000,000	\$10,000	Beef Calves	
3	2	Agriculture Produce				Hay Barn	
		Special	\$100	\$500,000	\$10,000	Hay	

Additional Coverages

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

Additional Interests

Interest	Name	Remove, Add, or Change?
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	Remove, Add, or Change?
Additional Named Insured	James D. Zynn	
Additional Named Insured	Sarah C. Zynn	

Forms and Endorsements

Name	Remove, Add, or Change?
Crime Declarations – Location 2, Building 1	



Agriculture Liability

Issuing Company **Hanover Insurance**
Policy Number **FJDUIER155**
Policy Term **8/1/2021 to 8/1/2022**

Coverages

Loc	Bldg	Limit	Description	Remove, Add, or Change?
0	0	Blanket Coverage		
		\$100,000	Bodily Injury and Property Damage	
		\$200,000	Each Occurrence	
			General Aggregate	
		\$100,000	Personal and Advertising Injury Protection	
		\$200,000	Each Occurrence	
			General Aggregate	
		\$10,000	Medical Payments	
		\$20,000	Any One Person	
			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	

Loc	Bldg	Limit	Description	Remove, Add, or Change?
1	1	1488 S. Monroe Blvd., 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	
		Yes	Farm Personal Liability	
		Yes	Personal Liability	
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199	Grain Elevator	
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	

Loc	Bldg	Limit	Description	Remove, Add, or Change?
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	Remove, Add, or Change?
0	0			Blanket Coverage	
				Initial Farm Premises Acres – 360	
				Total Acreage for All Locations, Including Initial Farm Premises Acres – 720	
				Additional Farm Premises Maintained by Named Insured Location 3 – 16804 Wheat Street, Grand Park, TX 75199	
				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	
		1.28%	Population	Employers Liability 12 Person Months 8 Full Time Employees 9 Part Time Employees \$2,000,000 Total Payroll	

Loc	Bldg	Rate	Premium Basis	Description	Remove, Add, or Change?
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	

Incidental Business Activities

Loc	Bldg	Receipts	Activity	Remove, Add, or Change?
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	Remove, Add, or Change?
Additional Insured	First National Bank	
Loss Payee – Location 2, Building 1	Merchants Bank	



Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Additional Named Insured	James D. Zynn	
Additional Named Insured	Sarah C. Zynn	

Forms and Endorsements

Name	Remove, Add, or Change?
Terrorism Exclusion	
Crime Declarations – Location 2, Building 1	

Remarks

Description	Remove, Add, or Change?
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 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

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

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

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

Other Disclosures

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.



200 North Parkway
Grand Park, TX 75199

Phone: (555) 444-3000

Fax: (555) 444-3300

Email: info@HandLInsurance.com

www.HandLInsurance.com