

Zynn Construction, Inc.



Presented by: Sam Higginbottom

Table of Contents

Responsibilities.....	3
Your Dedicated Service Team	4
Named Insureds.....	5
Location Schedule	5
Property	6
Installation / Builders Risk	9
Equipment Floater	11
Electronic Data Processing	13
General Liability	16
Crime	18
Business Auto.....	20
Commercial Umbrella	23
Worker's Compensation	25
Coverage Checklist.....	29
Marketing Summary	30
Premium Comparison.....	31
Premium Summary.....	32
Disclaimers / Disclosures	33

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

Mailing Address

Address	Remove, Add, or Change?
1488 S. Monroe Ave., Unit E Grand Park, TX 75199-1000	

Location Schedule

Loc	Bldg	Address	Building Description	Remove, Add, or Change?
0	0	Blanket Coverage		
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Central Office	
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Workshop	
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Garage	
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199-1000	Lumber and Supplies Warehouse	
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005	JDZ Buildings Office	
3	1	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007	SCZ Office	
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235	FTW Lumber Warehouse	
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235	FTW Supply Warehouse	
5	1	7548 E. Creek Point, Oak Center, TX 75195-2044	Oak Center Office	

Property

Issuing Company Hanover Insurance
Policy Number AB12CD8552
Policy Term 3/1/2022 to 3/1/2023

Coverages

Loc	Bldg	Amount	Val	Co- ins	Cause of Loss	Deduct.	Subject	Remove, Add, or Change?	
0	0	Blanket Coverage							
		\$8,657,000		90%	Broad	\$5,000	Blanket		
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						Central Office	
		\$1,000,000	R	90%	Broad	\$10,000	Building		
					Windstorm	10%			
		\$500,000	R	90%	Special	\$5,000	Contents		
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						Workshop	
		\$2,000,000	R	90%	Broad	\$20,000	Building		
					Windstorm	10%			
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						Garage	
		\$500,000	R	90%	Broad	\$5,000	Building		
					Windstorm	10%			
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						Lumber and Supplies Warehouse	
		\$500,000	R	90%	Broad	\$5,000	Building		
					Windstorm	10%			
		\$500,000	R	90%	Special	\$5,000	Contents		

Loc	Bldg	Amount	Val	ins	Cause of Loss	Deduct.	Subject	Remove, Add, or Change?	
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005						JDZ Buildings Office	
		\$120,000	A	90%	Broad	\$2,500	Building		
		\$12,000	A	90%	Special	\$2,500	Contents		
3	1	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007						SCZ Office	
		\$25,000	R	90%	Special	\$2,500	Contents		
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235						FTW Lumber Warehouse	
		\$500,000	A	90%	Special	\$5,000	Building		
					Windstorm	10%			
		\$1,500,000	R	90%	Broad	\$15,000	Contents		
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235						FTW Supply Warehouse	
		\$500,000	A	90%	Broad	\$5,000	Building		
					Windstorm	10%			
		\$500,000	A	90%	Special	\$5,000	Contents		
5	1	7548 E. Creek Point, Oak Center, TX 75195-2044						Oak Center Office	
		\$500,000	F	90%	Special	\$5,000	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 (Waived Coinsurance)	(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?
\$15,000	\$150	Asphalt Coverage	
\$25,000		Asphalt Coverage – Location 1, Building 2	
\$10,000		Mold Coverage – Location 5, Building 1, Subject 1	

Additional Interests

Interest	Name	Remove, Add, or Change?
Lienholder	First National Bank	
Loss Payee – Location 3, Building 1	Timothy Jones	
Additional Insured – Location 5, Building 1, Subject 1	Merchants Bank	

Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Partner	James D. Zynn	
Partner	Sarah C. Zynn	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

Forms and Endorsements

Name	Remove, Add, or Change?
Terrorism Exclusion	
Pollution Exclusion – Location 3, Building 1	

Installation / Builders Risk

Issuing Company Hanover Insurance
Policy Number AB12CD8552
Policy Term 3/1/2022 to 3/1/2023

Coverages

Loc	Limit	Description	Remove, Add, or Change?
1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
	\$100,000	At Any One Location	
	\$100,000	At Temporary Location	
	\$50,000	Transit	
	Special	Cause of Loss	
	\$1,000	Deductible	
	\$100,000	Earthquake	
	\$1,000	Deductible	
	\$100,000	Flood	
	\$1,000	Deductible	

Additional Coverages

Limit	Deductible	Description	Remove, Add, or Change?
\$8,500	\$850	Emergency Medical Travel Insurance – Location 1	

Additional Interests

Interest	Name	Remove, Add, or Change?
Additional Interest	First National Bank	
Additional Insured – Location 1	Great Midwest Bank	

Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Partner	James D. Zynn	
Partner	Sarah C. Zynn	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

Forms and Endorsements

Name	Remove, Add, or Change?
Mold Exclusion	

Equipment Floater

Issuing Company Hanover Insurance
Policy Number AB12CD8552
Policy Term 3/1/2022 to 3/1/2023

Coverages

Value	Description	Remove, Add, or Change?
Scheduled	Coverage Type	
Named perils	Coverage Form	
Replacement Cost	Valuation	
\$15,000,000	Total Scheduled Amount	
90%	Coinsurance	
\$10,000	Deductible	

Unscheduled Equipment

Maximum Item	Co-ins	Insurance Amount	Description	Remove, Add, or Change?
\$5,000	90%	\$500,000	Tools	
\$500	90%	\$150,000	Supplies	

Scheduled Equipment

Item	ID/Serial Number	Insurance Amount	Description	Remove, Add, or Change?
1	DKFJI08978	\$150,000	2015 Caterpillar S845 Earthmover	
2	UIER79DHK0	\$125,000	1995 Caterpillar 4825 Backhoe	
3	1FD745D	\$80,000	2002 Ford DX125 Backhoe	
		\$10,837	Equipment Total	

Additional Coverages

Limit	Deductible	Description	Remove, Add, or Change?
\$15,000	\$150	Vandalism Endorsement	
\$150,000	\$1,500	Sample Coverage – Item 2	

Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Partner	James D. Zynn	
Partner	Sarah C. Zynn	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

Electronic Data Processing

Issuing Company **Hanover Insurance**
Policy Number **AB12CD8552**
Policy Term **3/1/2022 to 3/1/2023**

Coverages

Loc	Bldg	Amount	Val	Co-ins	Deductible	Subject	Remove, Add, or Change?
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000				Central Office	
		\$500,000	G	90%	\$5,000	Computer Hardware – Owned	
		\$500,000	R	90%	\$5,000	Data & Media (Software)	
		Not Included				Mechanical Breakdown	
		Not Included				Flood	
		Included				Earthquake	
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005				JDZ Buildings Office	
		\$100,000				Computer Hardware – Owned	
		\$150,000				Data & Media (Software)	
		Included				Mechanical Breakdown	
		Not Included				Flood	
		Included				Earthquake	
3	1	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007				SCZ Office	
		\$5,000	G	90%	\$500	Computer Hardware – Owned	
		\$15,000	R	90%	\$1,500	Data & Media (Software)	
		Not Included				Mechanical Breakdown	
		Not Included				Flood	
		Included				Earthquake	

Loc	Bldg	Amount	Val	Co-ins	Deductible	Subject	Remove, Add, or Change?
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
(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 Coverages

Limit	Deductible	Description	Remove, Add, or Change?
\$500,000	\$5,000	Data Breach Liability	
\$150,000	\$10,000	Cyber Liability - Location 3, Building 1	
\$50,000	\$500	Vandalism Coverage - Location 5, Building 1, Item 1	

Additional Interests

Interest	Name and Address	Remove, Add, or Change?
Lienholder	First National Bank	
Additional Insured - Location 1, Building 1	Bank of America	
Loss Payee - Location 5, Building 1, Item 1	First National Bank	

Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Partner	James D. Zynn	
Partner	Sarah C. Zynn	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	



Forms and Endorsements

Name	Remove, Add, or Change?
Terrorism Exclusion	
Sample - Location 1, Building 1	

General Liability

Issuing Company **Hanover Insurance**
Policy Number **AB12CD8552**
Policy Term **3/1/2022 to 3/1/2023**

Coverages

	Limit	Description	Remove, Add, or Change?
	\$1,000,000	General Aggregate	
	\$1,000,000	Products / Completed Operations Aggregate	
	\$100,000	Each Occurrence	
	\$500,000	Personal and Advertising Injury	
	\$100,000	Fire Damage – Any One Fire	
	\$100,000	Medical Expense – Any One Person	
	\$500,000	Employee Benefits – Claims Made	
	\$1,000,000	Employee Benefits Aggregate	

Deductibles

	Deductible	Description	Remove, Add, or Change?
	\$10,000	Property Damage – Per Claims Made	
	\$5,000	Bodily Injury – Per Claims Made	
	\$1,000	Personal and Advertising Injury – Per Claim	

Locations and Exposures

Loc	Bldg	Exposure	Premium Basis	Class Code	Description	Remove, Add, or Change?
1	1	1488 S. Monroe Blvd., Grand Park, Texas			Central Office	
		\$5,850,000	Gross Sales	12345	Builders	

Loc	Bldg	Exposure	Premium Basis	Class Code	Description	Remove, Add, or Change?
1	4	1488 S. Monroe Blvd., Grand Park, Texas			Lumber and Supplies Warehouse	
		570,000	Area	12346	Lumber Yard	
5	1	7548 E. Creek Point, Oak Center, Texas			Oak Center Office	
		\$2,000,000	Gross Sales	12345	Builders	

Additional Coverages

Limit	Deductible	Description	Remove, Add, or Change?
\$15,000	\$1,500	Tradeshow Samples Protection	
\$10,000	\$1,000	Mold Coverage – Location 1, Building 4	

Additional Interests

Interest	Name	Remove, Add, or Change?
Additional Insured	First National Bank	
Lienholder – Location 1, Building 1	First National Bank	
Loss Payee – Location 5, Building 1, Hazard 1	First National Bank	

Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Partner	James D. Zynn	
Partner	Sarah C. Zynn	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

Forms and Endorsements

Name	Remove, Add, or Change?
Leakage Exclusion – Location 1, Building 4	

Crime

Issuing Company **Hanover Insurance**
Policy Number **AB12CD8552**
Policy Term **3/1/2022 to 3/1/2023**

Coverages

Loc	Bldg	Limit	Deductible	Description	Remove, Add, or Change?
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000		Central Office	
		\$1,000,000	\$10,000	Employee Dishonesty	
		\$1,000,000		ERISA	
		\$1,000,000		Aggregate	
		\$500,000	\$5,000	Forgery or Alteration	
		\$500,000	\$5,000	Inside the Premises	
		\$500,000	\$5,000	Theft of Money and Securities – Blanket	
		\$500,000	\$5,000	Robbery or Burglary of Other Property	
		\$500,000	\$5,000	Outside the Premises	
		\$500,000	\$5,000	Other Property	
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005		JDZ Buildings Office	
		\$1,000,000	\$10,000	Employee Dishonesty	
		\$500,000	\$5,000	Inside the Premises	
		\$500,000	\$5,000	Theft of Money and Securities – Blanket	

Additional Coverages

Limit	Deductible	Description	Remove, Add, or Change?
\$100,000	\$1,000	Looting Coverage	
\$125,000	\$1,000	Vandalism Coverage – Location 1, Building 1	



Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Partner	James D. Zynn	
Partner	Sarah C. Zynn	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

Forms and Endorsements

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

Business Auto

Issuing Company **Hanover Insurance**
Policy Number **AB12CD8552**
Policy Term **3/1/2022 to 3/1/2023**

Coverages

Symbol	Limit	Description	Remove, Add, or Change?
2, 7	\$5,000,000	Liability – Combined Single Limit	
2		Personal Injury Protection	
2	\$100,000	Medical Payments – Each Person	
1, 7	\$250,000 \$500,000 \$100,000	Uninsured / Underinsured Motorists – Bodily Injury – Each Person Bodily Injury – Each Accident	
	Included	Hired / Borrowed Liability	
	Included	Non-Owned Liability	
2, 7	\$1,000	Comprehensive Deductible	
2	\$1,000	Collision Deductible	
3	\$5,000	Towing and Labor	

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

Vehicles

Veh	Year, Make, & Model	VIN	Med Pay	PIP	UM	Comp Ded	Coll Ded	Remove, Add, or Change?
1	2015 GMC Terrain	DFU1FD45ADF465		★	★	\$1,000	\$500	
2	2013 GMC C2500	DF5D1542D1F5D45	★		★	\$1,000	\$500	
3	2010 GMC Savanna G1500	FLDKOI132121F2D	★	★		\$1,000	\$500	
4	2015 Ford F150 Supercrew	GFKSPGO154L97689	★	★	★	\$1,000	\$1,000	
5	2014 Ford F150 Supercrew	FD4154D12D1F6S4	★	★	★	\$1,000	\$1,000	
6	2014 Ford Transit Connect	DF897FJE544TY8S	★	★	★	\$1,000	\$500	

Drivers

Name	Broadened PIP	Drive Other Car	Date of Birth	License Number	State	Remove, Add, or Change?
James D. Zynn	★	★	On File	On File	TX	
Joe Green			Please Provide	On File	TX	
John Jenkins	★		On File	On File	TX	
Melody J. Walker		★	On File	On File	TX	
Sam Jones			Please Provide	Please Provide		
Sarah C. Zynn	★	★	On File	On File	TX	

Additional Coverages

Limit	Deductible	Description	Remove, Add, or Change?
\$10,000	\$1,000	Additional Towing Coverage	
\$10,000	\$1,000	Commercial Auto Rental Reimbursement – Vehicle 1	

Additional Interests

Interest	Name	Remove, Add, or Change?
Lienholder	First National Bank	
Lienholder – Vehicle 1	Bank of America	
Loss Payee – Vehicle 4	Jeffery Johnson	

Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Partner	James D. Zynn	
Partner	Sarah C. Zynn	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

Forms and Endorsements

Name	Remove, Add, or Change?
Commercial Auto Declarations	
Garage Exclusion – Vehicle 1	

Commercial Umbrella

Issuing Company Hanover Insurance
Policy Number AB12CD8552
Policy Term 3/1/2022 to 3/1/2023

Coverages

Limit	Description	Remove, Add, or Change?
\$5,000,000	Each Occurrence	
\$5,000,000	Prod Comp Ops	
\$5,000,000	Aggregate	
\$25,000	Self-Insured Retention (SIR)	

Underlying Coverages

Carrier / Policy #	Policy Period	Limit	Description	Remove, Add, or Change?
Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000	Automobile Liability Combined Single Limit	
Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$100,000 \$1,000,000 \$1,000,000 \$500,000 \$100,000 \$100,000	General Liability Each Occurrence General Aggregate Products & Completed Ops Agg Personal & Advertising Injury Damage to Rented Premises Medical Expenses	
Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000 \$250,000 \$1,000,000	Employers Liability Each Accident Disease Each Employee Disease Policy Limit	
Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$1,000,000	Crime Employee Dishonesty	
Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$15,000,000	Equipment Floater Aggregate	

Additional Coverages

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

Additional Interests

Interest	Name and Address	Remove, Add, or Change?
Lienholder	First National Bank	

Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Partner	James D. Zynn	
Partner	Sarah C. Zynn	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

Forms and Endorsements

Name
Terrorism Exclusion

Worker's Compensation

Issuing Company Hanover Insurance
Policy Number AB12CD8552
Policy Term 3/1/2022 to 3/1/2023

Coverages

Limit	Description	Remove, Add, or Change?
\$500,000	Employers Liability: Each Accident	
\$1,000,000	Employers Liability: Disease – Policy Limit	
\$250,000	Employers Liability: Disease – Each Employee	
Included	Workers Compensation: Statutory Benefit	

Locations & Classifications

Loc	St	Estimated Annual Payroll	Base Rate	Estimated Annual Premium	Code	Description	Remove, Add, or Change?
1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000						
	TX	\$125,000	1.84	\$2,300	1463	Asphalt Works: Operated by Road Paving Contractors	
	TX	\$4,502,502	0.84	\$37,821	5403	Apartment Buildings and Motels - Erection - Wood Frame & Drivers	
	TX	\$52,000	1.10	\$572	8058	Lumber Yard - Commercial: Store Employees	
	TX	\$45,000	0.75	\$338	8810	Clerical Office Employees NOC	
2	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199						
	TX	\$38,000	0.75	\$285	8810	Clerical Office Employees NOC	
3	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199						
	TX	\$42,000	0.75	\$315	8810	Clerical Office Employees NOC	

Loc	St	Estimated Annual Payroll	Base Rate	Estimated Annual Premium	Code	Description	Remove, Add, or Change?
4	85000 Ft. Worth Avenue, Grand Park, TX 75199						
	TX	\$125,410	1.84	\$2,308	5403	Apartment Buildings and Motels - Erection - Wood Frame & Drivers	
	TX	\$250,000	1.10	\$2,750	8058	Lumber Yard - Commercial: Store Employees	
	TX	\$30,000	0.75	\$225	8810	Clerical Office Employees NOC	
5	7548 E. Creek Point, Oak Center, TX 75195						
	TX	\$78,500	0.75	\$589	8810	Clerical Office Employees NOC	

Premium Calculations

Factor	Factored Premium	Description	Remove, Add, or Change?
State of Louisiana			
	\$2,500	Total Factored Premium	
1.10	\$275	Experience Modification	
2.50	\$-70	Premium Discount	
	\$200	Expense Constant	
	\$2,905	Total Estimated Annual Premium of Louisiana	
	\$3,000	Minimum Premium	
	\$750	Deposit Premium	
State of Texas			
	\$45,003	Total Factored Premium	
1.50	\$675	Increased Limits	
0.20	\$50	Deductible	
0.99	\$-665	Experience Modification	
7.00	\$8	Assigned Risk Surcharge	
9.00	\$10	ARAP	
14.00	\$200	Schedule Rating	
	\$16	CCPAP	
17.00	\$18	Standard Premium	

Factor	Factored Premium	Description	Remove, Add, or Change?
5.00	\$-2,263	Premium Discount	
	\$200	Expense Constant	
	\$1,352	Taxes / Assessments	
	\$44,552	Total Estimated Annual Premium of Texas	
	\$42,000	Minimum Premium	
	\$11,138	Deposit Premium	

Billing / Audit Information

Selection	Description	Remove, Add, or Change?
Agency	Billing Plan	
Seven (7) payments	Payment Plan	
25%	Down Payment	
Annual	Audit Interval	

Included / Excluded Individuals

Included	Excluded	Title	Name	Remove, Add, or Change?
	★	Chief Financial Officer	Sarah C. Zynn	
★		President	James D. Zynn – Location 1	

Additional Coverages

Limit	Deductible	Description	Remove, Add, or Change?
\$500,000	\$5,000	Special Loss Settlement	
\$250,000	\$250	Out of State Medical Coverage – Location 1 – State of Texas	

Additional Named Insureds

Interest	Insured	Remove, Add, or Change?
Additional Named Insured	JDZ Buildings, LLC	

Interest	Insured	Remove, Add, or Change?
Additional Named Insured	SCZ, LLC	

Forms and Endorsements

Name	Remove, Add, or Change?
Workers Compensation Declarations	
Texas Special Declaration – Location 1	

Coverage Checklist

Coverage	Covered	Not Covered
Business Owners Policy		★
Property	★	
Commercial Flood		★
Installation / Builders Risk	★	
Equipment Floater	★	
Electronic Data Processing	★	
Accounts Receivable / Valuable Papers		★
Boiler & Machinery		★
Glass & Sign		★
Motor Truck Cargo		★
General Liability	★	
Crime	★	
Business Auto	★	
Garage & Dealers		★
Transportation		★
Truckers / Motor Carriers		★
Commercial Umbrella	★	
Workers Compensation	★	

Marketing Summary

Coverage	Company	Response
Property	Hanover Insurance	
Installation / Builders Risk	Hanover Insurance	
Equipment Floater	Hanover Insurance	
Electronic Data Processing	Hanover Insurance	
General Liability	Hanover Insurance	
Crime	Hanover Insurance	
Business Auto	Hanover Insurance	
Commercial Umbrella	Hanover Insurance	
Worker's Compensation	Hanover Insurance	

Premium Comparison

Coverage	Issuing Company	Expiring	Renewal
Property	Hanover Insurance		\$18,388
Installation / Builders Risk	Hanover Insurance		Included
Equipment Floater	Hanover Insurance		Included
Electronic Data Processing	Hanover Insurance		Included
General Liability	Hanover Insurance		Included
Crime	Hanover Insurance		Included
Business Auto	Hanover Insurance		Included
Commercial Umbrella	Hanover Insurance		Included
Worker's Compensation	Hanover Insurance		Included
Total Premium		\$0	\$18,388

Premium Summary

Coverage	Proposed Company Premium	Comparison 1 Premium	Comparison 2 Premium
Property	\$18,388		
Installation / Builders Risk	Included		
Equipment Floater	Included		
Electronic Data Processing	Included		
General Liability	Included		
Crime	Included		
Business Auto	Included		
Commercial Umbrella	Included		
Worker's Compensation	Included		
Total Premium	\$18,388	\$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.



H & L Insurance

Your Hometown Asset Protector

200 North Parkway
Grand Park, TX 75199

Phone: (555) 444-3000

Fax: (555) 444-3300

Email: info@HandLInsurance.com

www.HandLInsurance.com