

James & Sarah Zynn



Presented by: Sam Higginbottom

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Agency History

Who We Are?

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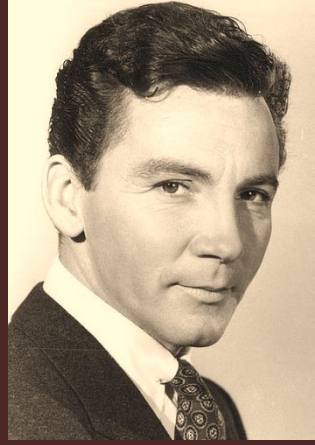
What We Do

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Why We Do It

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Your Dedicated Service Team



Sam Higginbottom

Producer

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Claims Representative

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Named Insureds

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

Mailing Address

Address
1488 S. Monroe Blvd. Grand Park, TX 75199-1000

Location Schedule

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

Homeowners

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

Coverages

Amount	Subject
14250 S. Country Club Ct., Oak Center, TX 75195	
Primary	Residence
Homeowners Form 1	Coverage Form
\$1,500,000	Dwelling
\$50,000	Other Structures
\$150,000	Personal Property
\$100,000	Loss of Use
\$500,000	Personal Liability – Each Occurrence
\$250,000	Medical Payments – Each Person
Included	Replacement Cost – Dwelling
Included	Replacement Cost – Contents
	Deductibles
\$500	Personal Property – Other Perils
\$500	Personal Property – Wind / Hail
\$500	Personal Property – Theft
\$500,000	Building Ordinance or Law Coverage
	Aggregate
Included	Debris Removal
	Earthquake
10%	Deductible
\$150,000	Employers Liability
2	Number of Employees
Included	Fire Department Service Charge
Included	Golf Cart Liability
\$100,000	Golf Cart – Physical Damage
Included	Identity Fraud Expense
\$23	Mine Subsidence
Sample Property Description	Property Description
Included	Plant, Shrubs, and Trees
Excluded	Sink Hole Collapse
Included	Water Backup of Sewers and Drains
Yes	Windstorm Exclusion
	Vandalism Coverage
\$25,000	Limit
\$1,000	Deductible

8750 S. Rockaway Beach Rd., Rockledge, FL 32956	
Secondary	Residence
Homeowners Form 1	Coverage Form

Amount	Subject
\$2,000,000	Dwelling
\$75,000	Other Structures
\$250,000	Personal Property
\$500,000	Personal Liability – Each Occurrence
\$250,000	Medical Payments – Each Person
Included	Replacement Cost – Full Value
	Deductibles
\$10,000	Dwelling – Other Perils
\$10,000	Dwelling – Wind / Hail
\$10,000	Dwelling – Theft
10%	Named Hurricane
10%	Annual Hurricane
Included	Debris Removal
Included	Fire Department Service Charge
Excluded	Golf Cart Liability
1	Number of Carts
\$50,000	Golf Cart – Physical Damage
Included	Plant, Shrubs, and Trees
Excluded	Sink Hole Collapse
\$25,000	Water Backup of Sewers and Drains

Recreational Vehicles

Loc	Veh	Description
1	1	2015 GoKart S150
2	1	2017 GoKart S250

Additional Interests

Interest	Name
Additional Insured	First National Bank
Mortgagee – Location 2	Bank of America

Additional Named Insureds

Interest	Named Insured
Additional Named Insured	JDZ Buildings, LLC
Additional Named Insured	SCZ, LLC
Additional Named Insured	Zynn Construction, Inc.

Forms and Endorsements

Name
Terrorism Exclusion
Crime Declarations – Location 2

Personal Flood

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

Coverages

Limit	Deductible	Description
8750 Rockaway Beach Rd., Rockledge, FL 32956		
\$1,500,000 \$1,000,000 \$2,500,000	\$15,000	Building Basic Limits Additional Limits Total Amount of Insurance
\$150,000 \$100,000 \$250,000	\$10,000	Contents Basic Limits Additional Limits Total Amount of Insurance

Additional Coverages

Limit	Deductible	Description
\$27,000	\$2,000	Clinging Creeping Plants
\$500,000	\$5,000	Mold Coverage

Additional Interests

Interest	Name
Mortgagee	Bank of America

Inland Marine - Personal

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

Coverages

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

Scheduled Property

Item	Amount	Description
Bicycles		
1	\$2,000	2016 Terra Trike Rover
2	\$2,500	2016 Terra Trike Rover
Cameras		
1	\$1,500	2000 Canon Digital 258X
Guns		
1	\$750	1992 Walther PPK
2	\$28,000	1900 Smith & Wesson 38 Caliber
3	\$21,250	1872 Browning Rifle

Additional Named Insureds

Interest	Named Insured
Additional Named Insured	JDZ Buildings, LLC
Additional Named Insured	SCZ, LLC
Additional Named Insured	Zynn Construction, Inc.

Forms and Endorsements

Name
Theft and Burglary - Guns
Terrorism Exclusion

Personal Umbrella

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

Coverages

	Limit	Description
	\$5,000,000	Policy Limit
	\$50,000	Self-Insured Retention
	\$1,000,000	Uninsured Motorist
	\$1,000,000	Underinsured Motorist
	\$500,000	Terrorism

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

Carrier / Policy	Policy Period	Limits	Description
Hanover Insurance 154F8E1154	12/20/2019 – 12/20/2020	\$500,000 \$500,000	Automobile Liability Combined Single Limit Uninsured Motorist Liability Combined Single Limit
Hanover Insurance HO125744	8/15/2020 – 8/15/2021	\$500,000	Homeowners Personal Liability – Each Occurrence
Hanover Insurance DW154522	1/4/2020 – 1/4/2021	\$100,000	Rentals Personal Liability – Each Occurrence
Hanover Insurance I9DF485440	6/1/2020 – 6/1/2021	\$500,000	Watercraft Combined Single Limit
Hanover Insurance HO125744	8/15/2020 – 8/15/2021	\$1,500,000	Personal Flood Each Occurrence

Additional Coverages

Limit	Deductible	Description
\$100,000.00	\$1,000.00	Terrorism Exclusion

Additional Named Insureds

Interest	Named Insured
Additional Named Insured	JDZ Buildings, LLC
Additional Named Insured	SCZ, LLC
Additional Named Insured	Zynn Construction, Inc.

Veh 2	1995 Ford F150	Premium: \$644.78
Limit / Deductible		Description
\$5,000		Towing and Labor

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

Interest	Name
Loss Payee	Citizens Bank of Oak Center
Lienholder – Vehicle 1	Bank of American

Additional Named Insureds

Interest	Named Insured
Additional Named Insured	JDZ Buildings, LLC
Additional Named Insured	SCZ, LLC
Additional Named Insured	Zynn Construction, Inc.

Forms and Endorsements

Name
Personal Auto Declarations
Terrorism Exclusion – Vehicle 1

Watercraft

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

Coverage

Hull	Limit	Deductible	Description
1	2015 Cobalt Speedster		56DF7460A
	\$50,000	\$5,000	Hull #1
	\$15,000	\$500	Motor #1 – 2015 Mercedes G850 – ID #24564D454D
	\$100,000	\$1,000	Trailer #1 – 2016 Boat Rides Trailways – ID #2463DF46D46
	\$15,000	\$5,000	Portable Accessories
	\$10,000	\$1,000	Personal Effects
	\$1,500	\$150	Towing
	\$5,000	\$500	Hurricane Haul-Out
	\$500,000	\$5,000	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
2	2002 Open Water Freedom		15794350
	\$25,000		Hull #2
	\$25,000	\$2,500	Trailer #2 – 2002 Rafts R Us DD1500 – ID #21FD54G
	\$500,000		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
3	2010 Fishing Waters Skimmer		4F4DF4558158
	\$48,000		Hull #3
	\$25,000	\$2,500	Trailer #3 – 2008 Vanguard JT1700 – ID #2DFUDY8DFY3
	\$1,500		Towing

Motors and Trailers

Item #	Limit	Deductible	Description
Mtr #2	\$15,000	\$500	2015 Mercedes G850 – ID #345DF48D2
Mtr #3	\$15,000	\$500	2010 Briggs and Stratton Outboard X – ID #54FD24654



Item #	Limit	Deductible	Description
Mtr #4	\$15,000	\$500	2017 Cobalt 500X – ID #24DF5D14
Mtr #5	\$15,000	\$500	2015 Open Waters 885X – ID #452461
Trlr #4	\$15,000	\$500	2015 Vanguard WT850 – ID #2463DF46D46
Trlr #5	\$15,000	\$500	2017 Boat Rides Down the Road – ID #21FD54G

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
3	Depth Sounder	2015	Deep Waters	FishFinder	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	Limit	Deductible	Coverage
1	\$50,000	\$1,000	Vandalism Coverage
2	\$50,000	\$1,000	Windstorm / Hail

Additional Interests

Name and Address	Interest
Additional Insured	First National Bank
Lienholder – Hull 1	Bank of America

Forms and Endorsements

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

Coverage Checklist

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

Marketing Summary

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

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		
Total Premium	\$4,769.06	\$0.00	\$0.00

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
Total Premium		\$0.00	\$4,769.06

Subjectivities

Insert coverage subjectivities here.

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Description	Recommendation	
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Disclaimers / Disclosures

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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



200 North Parkway
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