

James & Sarah Zynn



Presented by: Sam Higginbottom

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Responsibilities

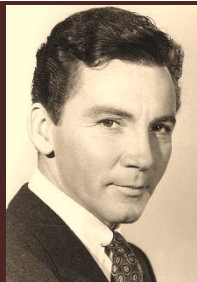
What We Do for You?

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What We Are Asking You to Do?

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Your Dedicated Service Team



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Named Insureds

Insured	Interest	Remove, Add, 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	

Mailing Address

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

Location Schedule

Loc	Address	Remove, Add, or Change?
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	Remove, Add, or Change?
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	

Amount	Subject	Remove, Add, or Change?
\$100,000	Golf Cart – Physical Damage	
Included	Identity Fraud Expense	
\$23	Mine Subsidence	
Sample Property Description	Property Description	
Included	Plant, Shrubs, and Trees	
Included	Refrigerated Food Products	
Excluded	Sink Hole Collapse	
Included	Water Backup of Sewers and Drains	
Yes	Windstorm Exclusion	
\$25,000	Vandalism Coverage	
\$1,000	Limit	
	Deductible	

Amount	Subject	Remove, Add, or Change?
8750 S. Rockaway Beach Rd., Rockledge, FL 32956		
Secondary	Residence	
Homeowners Form 1	Coverage Form	
\$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	
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	
\$25,000	Water Backup of Sewers and Drains	

Recreational Vehicles

Loc	Veh	Description	Remove, Add, or Change?
1	1	2015 GoKart S150	
2	1	2017 GoKart S250	

Additional Interests

Interest	Name	Remove, Add, or Change?
Additional Insured	First National Bank	
Mortgagee – Location 2	Bank of America	

Additional Named Insureds

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

Forms and Endorsements

Name	Remove, Add, or Change?
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	Remove, Add, or Change?
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	Remove, Add, or Change?
\$27,000	\$2,000	Clinging Creeping Plants	
\$500,000	\$5,000	Mold Coverage	

Additional Interests

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

Scheduled Property

Item	Amount	Description	Remove, Add, or Change?
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 Interests

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

Interest	Name	Remove, Add, or Change?
Loss Payee and Additional Interest – Bicycles, Item 2	Bank of America	

Additional Named Insureds

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

Forms and Endorsements

Name	Remove, Add, or Change?
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	Remove, Add, or Change?
	\$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	Remove, Add, or Change?
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	Remove, Add, or Change?
1	2010 GMC Terrain	
2	1995 Ford F150	

Recreational Vehicles

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



Watercraft

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

Drivers

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

Underlying Coverages

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

Additional Named Insureds

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

Personal Automobile

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

Vehicle Schedule

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

Coverages

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

Limit / Deductible	Description	Remove, Add, or Change?
\$500,000	Liability Combined Single Limit	
\$250,000	Personal Injury Protection Each Person	
\$500,000	Medical Payments – Each Person	
\$500,000	Uninsured / Underinsured Motorists Combined Single Limit	
\$1,000	Comprehensive Deductible	
\$1,000	Collision Deductible	
\$5,000	Towing and Labor	

Veh 2 **1995 Ford F150** **Premium: \$644.78**

Limit / Deductible	Description	Remove, Add, or Change?
\$500,000	Liability Combined Single Limit	



Veh 2	1995 Ford F150	Premium: \$644.78
	\$250,000	Personal Injury Protection Each Person
	\$500,000	Medical Payments – Each Person
	\$500,000 \$250	Uninsured / Underinsured Motorists Combined Single Limit Property Damage Deductible
	\$1,000	Comprehensive Deductible
	\$1,000	Collision Deductible
	\$5,000	Towing and Labor

Driver List

Name	Driver's License	State	Date of Birth	Status	Remove, Add, or Change?
James D. Zynn	TX127548	TX	11/15/1980		
Sarah C. Zynn	TX457503	TX	6/6/1982		

Additional Interests

Interest	Name	Remove, Add, or Change?
Lienholder – Vehicle 1	Bank of American	

Additional Named Insureds

Interest	Named Insured	Remove, Add, or Change?
Additional Named Insured	Zynn Construction, Inc.	

Forms and Endorsements

Name	Remove, Add, or Change?
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	Remove, Add, or Change?
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	

Hull	Limit	Deductible	Description	Remove, Add, or Change?
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	Remove, Add, or Change?
Mtr #2	\$15,000	\$500	2015 Mercedes G850 – ID #345DF48D2	
Mtr #3	\$15,000	\$500	2010 Briggs and Stratton Outboard X – ID #54FD24654	
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	Remove, Add, 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	
3	Depth Sounder	2015	Deep Waters	Fish Finder V	54F65154841	\$1,500	

Operator List

Name	State	Driver's License	Date of Birth	Remove, Add, 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	

Name	State	Driver's License	Date of Birth	Remove, Add, or Change?
Sam Jones				

Additional Coverages

Hull	Limit	Deductible	Coverage	Remove, Add, or Change?
1	\$50,000	\$1,000	Vandalism Coverage	
1	\$50,000		Theft and Burglary	
2	\$50,000	\$1,000	Windstorm / Hail	

Additional Interests

Name and Address	Interest	Remove, Add, or Change?
Additional Insured	First National Bank	
Lienholder – Hull 1	Bank of America	

Forms and Endorsements

Name	Remove, Add, or Change?
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 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	\$0.00

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

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Compensation Disclosure

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