

Summary of Insurance

James & Sarah Zynn

1488 S. Monroe Blvd.
 Grand Park, TX 75199-1000
 Prepared on March 24, 2022
 Coverages as of March 15, 2022

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
	Included	Refrigerated Food Products
	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



Summary of Insurance (continued)

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

Summary of Insurance (continued)

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	\$15,000	Building
\$1,000,000		Basic Limits
\$2,500,000		Additional Limits
		Total Amount of Insurance
\$150,000	\$10,000	Contents
\$100,000		Basic Limits
\$250,000		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

Summary of Insurance (continued)

Additional Interests

Interest	Name
Additional Insured	First National Bank
Loss Payee and Additional Interest – Bicycles, Item 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
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

Summary of Insurance (continued)

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	Automobile Liability Combined Single Limit
		\$500,000	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.

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)
1	2010 GMC Terrain	FD421DF35E4S4A6
2	1995 Ford F150	45F478E487548369

Coverages

Veh 1	2010 GMC Terrain	Premium: \$1,250.28
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Limit / Deductible	Description
\$500,000	Liability Combined Single Limit
\$250,000	Personal Injury Protection Each Person
\$100,000	Auto Death Indemnity
\$500,000	Total Disability
\$500,000	Medical Payments – Each Person
\$500,000	Uninsured / Underinsured Motorists Combined Single Limit Property Damage Deductible



Summary of Insurance (continued)

Veh 1	2010 GMC Terrain	Premium: \$1,250.28
Limit / Deductible		Description
	\$1,000	Comprehensive Deductible
	\$1,000	Collision Deductible
	\$5,000	Towing and Labor

Veh 2	1995 Ford F150	Premium: \$644.78
Limit / Deductible		Description
	\$500,000	Liability Combined Single Limit
	\$250,000	Personal Injury Protection Each Person
	\$100,000	Auto Death Indemnity
	\$500,000	Total Disability
	\$500,000	Medical Payments – Each Person
	\$500,000	Uninsured / Underinsured Motorists Combined Single Limit
	\$250	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
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

Summary of Insurance (continued)

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
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	Fish Finder V	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



Summary of Insurance (continued)

Name	State	Driver's License	Date of Birth
Sam Jones			

Additional Coverages

Hull	Limit	Deductible	Coverage
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
Additional Insured	First National Bank
Lienholder – Hull 1	Bank of America

Forms and Endorsements

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