

# Zynn Farms, LLC

1488 S. Monroe Blvd.  
Grand Park, TX 75199

March 24, 2022



200 North Parkway  
Grand Park, TX 75199

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# Introduction to Agency

## Who We Are?

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 Do

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## Why We Do It

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# Your Servicing Team

## Team Member

Sam Higginbottom, Producer  
Phone: (555) 444-3333  
Cell: (555) 442-2424  
Email: shigginbottom@HandLInsurance.com

Casey Carlson, Client Service Representative  
Phone: (555) 444-3340  
Email: ccarlson@HandLInsurance.com

Joy Travnichek, Claim Representative  
Phone: (555) 444-3345  
Email: jtravnichek@HandLInsurance.com

## Responsibilities

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# Named Insureds

**Insured**

Zynn Farms, LLC  
James D. Zynn  
Sarah C. Zynn

**Interest**

First Named Insured  
Additional Named Insured  
Additional Named Insured

# Locations

Loc	Bldg	Address
1		1488 S. Monroe Blvd., Grand Park, TX 75199
	1	Implement Shed
	2	Truck Garage
	3	Grain Elevator
	4	Barn
	5	Packing Shed
2		145 Outer Edge, Grand Park, TX 75199
	1	Implement Shed
	2	Mechanics Shop
3		16804 Wheat Street, Grand Park, TX 75199
	1	Implement Shed
	2	Hay Barn
	3	Grain Bin



# Agriculture Property

**Company**  
Hanover Insurance

**Policy Number**  
FJDUER155

**Policy Term**  
8/1/2021 to 8/1/2022

## Named Insureds

**Insured**

Zynn Farms, LLC  
James D. Zynn  
Sarah C. Zynn

**Interest**

First Named Insured  
Additional Named Insured  
Additional Named Insured

## Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible
0	0	<b>Blanket Coverage</b>					
		Blanket	\$12,000,000	G	80%	Special	\$10,000
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>					<b>Implement Shed</b>
		Building	\$250,000	R	80%	Broad Windstorm	\$10,000 \$10,000
		Contents	\$50,000	G	80%	Special	\$10,000
1	2	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>					<b>Truck Garage</b>
		Building	\$450,000	G	80%	Special	\$10,000
		Contents	\$2,000,000	A	80%	Broad	\$10,000
1	3	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>					<b>Grain Elevator</b>
		Building	\$1,250,000	G	80%	Special	\$10,000
1	4	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>					<b>Barn</b>
		Building	\$250,000	G	80%	Special	\$10,000
1	5	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>					<b>Packing Shed</b>
		Building	\$500,000	G	80%	Special	\$10,000
2	1	<b>145 Outer Edge, Grand Park, TX 75199</b>					<b>Implement Shed</b>
		Building	\$200,000	G	80%	Special	\$10,000
		Contents	\$500,000	G	80%	Special	\$10,000
2	2	<b>145 Outer Edge, Grand Park, TX 75199</b>					<b>Mechanics Shop</b>
		Building	\$250,000	G	80%	Special	\$10,000
		Contents	\$2,000,000	A	80%	Broad	\$10,000



Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible
3	1	<b>16804 Wheat Street, Grand Park, TX 75199</b>				<b>Implement Shed</b>	
		Building	\$158,500	G	80%	Special	\$10,000
		Contents	\$31,700	G	80%	Special	\$10,000
3	2	<b>16804 Wheat Street, Grand Park, TX 75199</b>					<b>Hay Barn</b>
		Building	\$175,000	G	80%	Special	\$10,000
3	3	<b>16804 Wheat Street, Grand Park, TX 75199</b>					<b>Grain Bin</b>
		Building	\$125,000	G	80%	Special	\$10,000
		Contents	\$275,000	G	80%	Special	\$10,000

**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 Interests**

**Name and Address**

First National Bank  
 2837 Central Ave.  
 Grand Park, TX 75199  
 First National Bank  
 2837 Central Ave.  
 Grand Park, TX 75199  
 Bank of America  
 2060 Lunge Rd.  
 Grand Park, TX 75199

**Interest**

Additional Insured  
  
 Loss Payee – Location 1, Building 1  
  
 Lienholder – Location 3, Building 1, Subject 1

**Additional Coverages**

Description	Limit	Deductible
Vandalism Coverage	\$1,000,000	\$10,000
Theft and Burglary – Location 1, Building 2	\$200,000	\$20,000



## Forms and Endorsements

<b>Number</b>	<b>Name</b>	<b>Edition</b>
T2548	Terrorism Exclusion	1/1/2001
P1485	Pollution Exclusion – Location 1, Building 2	4/8/2014





# Agriculture Personal Property

**Company**  
Hanover Insurance

**Policy Number**  
FJDUER155

**Policy Term**  
8/1/2021 to 8/1/2022

## Named Insureds

**Insured**

Zynn Farms, LLC  
James D. Zynn  
Sarah C. Zynn

**Interest**

First Named Insured  
Additional Named Insured  
Additional Named Insured

## Coverages

Loc	Bldg	Description	Limit	Co-ins	Cause of Loss	Deductible
0	0	<b>Blanket Coverage</b>				
		Transit	\$100,000	80%	Basic	\$1,000
		Miscellaneous Agriculture Machinery and Implements \$50,000 Per Item Max	\$100,000	80%	Special	\$1,000
		Miscellaneous Tools, Equipment, and Supplies \$5,000 Per Item Max	\$50,000	80%	Special	\$1,000
		Total Miscellaneous	\$150,000			
		Scheduled Farm Personal Property	\$542,000			
		Unscheduled Farm Personal Property – Total of All Categories	\$125,000			
		Unscheduled Farm Personal Property	\$1,000,000			
		Peak Season	\$1,200,000			
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



## Peak Season

Loc	Bldg	Description	From	To	Applies to	Limit
0	0	<b>Blanket Coverage</b> Oranges	7/1/20	10/31/20	Unscheduled	\$1,200,000
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	Property Class	Sub-Class	Items	Value
0	0	<b>Blanket Coverage</b>			
		Livestock	Beef Calves	Angus Fall Deliveries	\$15,000
		Livestock	Dairy Calves	Holstein Fall Deliveries	\$20,000
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199			Implement Shed
		Agriculture Produce	Oats	12,180	\$180,000
		Livestock	Beef Calves	175	\$175,000
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

## Scheduled Farm Personal Property –Equipment

Loc	Bldg	Item	Description	Serial #	Cause of Loss	Limit	Deductible
1	1	1	2015 GMC Milker	KFUF6789	Special	\$80,000	\$1,000
1	1	2	2017 GMC Terrain	8799DF6G	Basic	\$33,000	\$500
1	1	3	2000 John Deere Plow 142W	F5458741	Basic	\$27,500	\$1,000



Loc	Bldg	Item	Description	Serial #	Cause of		Deductible
					Loss	Limit	
1	1	4	2014 Allis Chalmers R1444	75413463	Special	\$75,000	\$5,000
1	1	5	2014 Kawasaki XX150	1354E24S	Basic	\$10,500	\$1,000
2	1	1	2002 Ford F150	59825434	Basic	\$35,000	\$1,000
3	1	1	2014 Chevrolet S10	587SDF1S	Broad	\$31,000	\$1,000

### Scheduled Farm Personal Property – Non-Equipment

Loc	Bldg	Item	Description	Cause of		Deductible
				Loss	Limit	
1	2	1	Lightning Flash Welder XE5	Special	\$14,580	\$1,000
2	1	1	Lift 'em High Automatic Hoist	Special	\$85,495	\$1,000

### Unscheduled Farm Personal Property

Loc	Bldg	Description	Cause of Loss	Unit Price	Value	Deductible
0	0	<b>Blanket – Agriculture Produce</b>				
		Barley	Windstorm	\$5	\$60,000	\$500
1	4	<b>Livestock</b>				<b>Barn</b>
		Beef	Total Coverage	\$2,000	\$1,000,000	\$10,000
3	2	<b>Agriculture Produce</b>				<b>Hay Barn</b>
		Hay	Special	\$100	\$500,000	\$10,000

### Additional Interests

**Name and Address**

First National Bank  
 2837 Central Ave.  
 Grand Park, TX 75199

First National Bank  
 2837 Central Ave.  
 Grand Park, TX 75199

First National Bank  
 2837 Central Ave.  
 Grand Park, TX 75199

Bank of American  
 2060 Lunge Rd.  
 Grand Park, TX 75199

**Interest**

Additional Insured

Loss Payee – Location 1, Building 1

Loss Payee – Location 1, Building 2

Lienholder – Location 3, Building 1



**Name and Address**

First National Bank  
 2837 Central Ave.  
 Grand Park, TX 75199

**Interest**

Loss Payee – Location 1, Building 1, Item 2

**Additional Coverages**

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

**Forms and Endorsements**

Number	Name	Edition Date
T2548	Terrorism Exclusion	1/1/2001
CD1250	Crime Declarations – Location 2, Building 1	1/1/2001



# Agriculture Liability

**Company**  
Hanover Insurance

**Policy Number**  
FJDUER155

**Policy Term**  
8/1/2021 to 8/1/2022

## Named Insureds

**Insured**

Zynn Farms, LLC  
James D. Zynn  
Sarah C. Zynn

**Interest**

First Named Insured  
Additional Named Insured  
Additional Named Insured

## Coverages

Loc	Bldg	Description	Limit
0	0	<b>Blanket Coverage</b>	
		Bodily Injury and Property Damage	
		Each Occurrence	\$100,000
		General Aggregate	\$200,000
		Personal and Advertising Injury Protection	
		Each Occurrence	\$100,000
		General Aggregate	\$200,000
		Medical Payments	
		Any One Person	\$10,000
		Each Occurrence	\$20,000
		Property Damage Liability Fire Damage – Any One Fire	\$500,000
		Damage to Property of Others	\$250,000
		Farm Personal Liability	No
		Farm Commercial Liability	Yes
		Personal Liability	Yes
		Additional Farm Premises Maintained by Named	\$100,000
		Insured	\$1,500
		Deductible	
		Custom Farming Receipts	\$100,000
		Deductible	\$10,000



Loc	Bldg	Description	Limit
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>	<b>Implement Shed</b>
		Bodily Injury and Property Damage	
		Each Occurrence	\$100,000
		General Aggregate	\$200,000
		Personal and Advertising Injury Protection	
		Each Occurrence	\$100,000
		General Aggregate	\$200,000
		Medical Payments	
		Any One Person	\$100,000
		Each Occurrence	\$200,000
		Property Damage Liability Fire Damage – Any One Fire	\$500,000
		Damage to Property of Others	\$250,000
		Farm Personal Liability	Yes
Personal Liability	Yes		
1	3	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>	<b>Grain Elevator</b>
2	1	<b>145 Outer Edge, Grand Park, TX 75199</b>	<b>Implement Shed</b>
		Bodily Injury and Property Damage	
		Each Occurrence	\$100,000
		General Aggregate	\$200,000
		Personal and Advertising Injury Protection	
		Each Occurrence	\$100,000
		General Aggregate	\$200,000
		Medical Payments	
		Any One Person	\$100,000
		Each Occurrence	\$200,000
		Property Damage Liability Fire Damage – Any One Fire	\$500,000
		Damage to Property of Others	\$250,000
		3	1
Bodily Injury and Property Damage			
Each Occurrence	\$100,000		
General Aggregate	\$200,000		
Personal and Advertising Injury Protection			
Each Occurrence	\$100,000		
General Aggregate	\$200,000		



## Additional Coverages & Rating Basis

Loc	Bldg	Description	Rate	Premium Basis
0	0	<b>Blanket Coverage</b> 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 Custom Farming Receipts – \$100,000	1.551	Cubic Feet %
		Limited Farm Pollution Liability – \$500,000 Limit Contingent Liability for Crop Dusting by Independent Aircraft \$100,000 Cost – \$250,000 Limit		
		Animal Collision – \$100,000 Limit per Head – 50 Number of Head	1.175	Number of Cows Milked %
		Employers Liability 12 Person Months 8 Full Time Employees 9 Part Time Employees \$2,000,000 Total Payroll	1.28	Population %
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	Activity	Receipts
0	0	<b>Blanket Coverage</b> Property in the Care of a Common or Contract Carrier	\$100,000
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

### Name and Address

First National Bank  
2837 Central Ave.  
Grand Park, TX 75199  
Merchants Bank  
801 S. Briggs Rd.  
Oak Center, TX 75195

### Interest

Additional Insured

Loss Payee – Location 2, Building 1

## Forms and Endorsements

Number	Name	Edition Date
T1254	Terrorism Exclusion	1/1/2001
CD1250	Crime Declarations – Location 2, Building 1	1/1/2001

## Remarks

### Description

Grain Silos – Leased to Another Farm – Location 1, Building 3



# Marketing Summary

Coverage	Company	Response
Agriculture Property	Hanover Insurance	
Agriculture Property		
Agriculture Property		
Agriculture Personal Property	Hanover Insurance	
Agriculture Personal Property		
Agriculture Personal Property		
Agriculture Liability	Hanover Insurance	
Agriculture Liability		
Agriculture Liability		



# Subjectivities

Insert coverage subjectivities here.

- A common practice is to build common items into the template so that the end user is not starting with a blank page. It is faster to delete what you don't need than to type in what you do.

## **Description**

If a table is preferred, you may use this one.

## **Recommendation**

If a table is not preferred, simply delete these rows.

# Coverage Checklist

**Coverage**

- Agricultural Property
- Agricultural Personal Property
- Agricultural Liability

**Covered**

- 
- 
- 

**Not Covered**



# Premium Summary

Coverage	Premium
Agriculture Property	\$2,500
Agriculture Personal Property	Included
Agriculture Liability	Included
<b>Total Premium</b>	<b>\$2,500</b>



# Premium Comparison

Coverage	Expiring	Renewal
Agriculture Property		\$2,500
Agriculture Personal Property		Included
Agriculture Liability		Included
<b>Total Premium</b>	<b>\$0</b>	<b>\$2,500</b>



# 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

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## Other Disclosures

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# Proposal Acceptance

I accept this proposal for Zynn Farms, LLC as presented to me.

\_\_\_\_\_  
Signature Title Date

I accept this proposal for Zynn Farms, LLC with the following changes completed.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature Title Date





**200 North Parkway  
Grand Park, TX 75199**

**(555) 444-3000**

**Fax: (555) 444-3300**

**[www.HandLInsurance.com](http://www.HandLInsurance.com)**

**[info@HandLInsurance.com](mailto:info@HandLInsurance.com)**