

Zynn Farms, LLC

1488 S. Monroe Blvd.
Grand Park, TX 75199

Renewal Review



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

Additions, Deletions, or Changes

Locations

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

Additions, Deletions, or Changes



Agriculture Property

Company
Hanover Insurance

Policy Number
FJDUIER155

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

Additions, Deletions, or Changes

Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible	Additions, Deletions, or Changes
0	0	Blanket Coverage						
		Blanket	\$12,000,000	G	80%	Special	\$10,000	
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199						Implement Shed
		Building	\$250,000	R	80%	Broad	\$10,000	
		Contents	\$50,000	G	80%	Windstorm Special	\$10,000 \$10,000	
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199						Truck Garage
		Building	\$450,000	G	80%	Special	\$10,000	
		Contents	\$2,000,000	A	80%	Broad	\$10,000	
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199						Grain Elevator
		Building	\$1,250,000	G	80%	Special	\$10,000	



Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible	Additions, Deletions, or Changes
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199						Barn
		Building	\$250,000	G	80%	Special	\$10,000	
1	5	1488 S. Monroe Blvd., Grand Park, TX 75199						Packing Shed
		Building	\$500,000	G	80%	Special	\$10,000	
2	1	145 Outer Edge, Grand Park, TX 75199						Implement Shed
		Building	\$200,000	G	80%	Special	\$10,000	
		Contents	\$500,000	G	80%	Special	\$10,000	
2	2	145 Outer Edge, Grand Park, TX 75199						Mechanics Shop
		Building	\$250,000	G	80%	Special	\$10,000	
		Contents	\$2,000,000	A	80%	Broad	\$10,000	
3	1	16804 Wheat Street, Grand Park, TX 75199						Implement Shed
		Building	\$158,500	G	80%	Special	\$10,000	
		Contents	\$31,700	G	80%	Special	\$10,000	
3	2	16804 Wheat Street, Grand Park, TX 75199						Hay Barn
		Building	\$175,000	G	80%	Special	\$10,000	
3	3	16804 Wheat Street, Grand Park, TX 75199						Grain Bin
		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	Interest	Additions, Deletions, or Changes
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 1, Building 1	
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Lienholder – Location 3, Building 1, Subject 1	

Additional Coverages

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

Forms and Endorsements

Number	Name	Edition Date	Additions, Deletions, or Changes
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

Additions, Deletions, or Changes

Coverages

Loc	Bldg	Description	Limit	Co-ins	Cause of Loss	Deductible	Additions, Deletions, or Changes
0	0	Blanket Coverage					
		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				



Loc	Bldg	Description	Limit	Co-ins	Cause of Loss	Deductible	Additions, Deletions, or Changes
		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	Additions, Deletions, or Changes
0	0	Blanket Coverage					
		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	Additions, Deletions, or Changes
0	0	Blanket Coverage				
		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	Additions, Deletions, or Changes
1	1	1	2015 GMC Milker	KFDF6789	Special	\$80,000	\$1,000	
1	1	2	2017 GMC Terrain	879DF6G	Basic	\$33,000	\$500	
1	1	3	2000 John Deere Plow 14W	F5458741	Basic	\$27,500	\$1,000	
1	1	4	2014 Allis Chalmers R1444	7534631X	Special	\$75,000	\$5,000	
1	1	5	2014 Kawasaki XX150	13219D4S	Basic	\$10,500	\$1,000	
2	1	1	2002 Ford F150	54D7434	Basic	\$35,000	\$1,000	
3	1	1	2014 Chevrolet S10	588DF1S	Broad	\$31,000	\$1,000	



Scheduled Farm Personal Property – Non-Equipment

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

Unscheduled Farm Personal Property

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

Additional Interests

Name and Address	Interest	Additions, Deletions, or Changes
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 1, Building 1	



Name and Address

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

Interest

Loss Payee – Location 1, Building 2

 Lienholder – Location 3, Building 1

 Loss Payee – Location 1, Building 1, Item 2

Additions, Deletions, or Changes

Additional Coverages

Description	Limit	Deductible	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
T2548	Terrorism Exclusion	1/1/2001	
CD1250	Crime Declarations – Location 2, Building 1	1/1/2001	



Agriculture Liability

Company
Hanover Insurance

Policy Number
FJDUIER155

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

Additions, Deletions, or Changes

Coverages

Loc	Bldg	Description	Limit	Additions, Deletions, or Changes
0	0	Blanket Coverage		
		Bodily Injury and Property Damage		
		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	



Loc	Bldg	Description	Limit	Additions, Deletions, or Changes
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199		Implement Shed
		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	1488 S. Monroe Blvd., Grand Park, TX 75199		Grain Elevator
2	1	145 Outer Edge, Grand Park, TX 75199		Implement Shed
		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	



Loc	Bldg	Description	Limit	Additions, Deletions, or Changes
3	1	16804 Wheat Street, Grand Park, TX 75199		Implement Shed
		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	Additions, Deletions, or Changes
0	0	Blanket Coverage			
		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	
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199			Implement Shed
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199			Grain Elevator



Loc	Bldg	Description	Rate	Premium Basis	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
0	0	Blanket Coverage 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	Interest	Additions, Deletions, or Changes
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	
Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195	Loss Payee – Location 2, Building 1	



Forms and Endorsements

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

Remarks

Description	Additions, Deletions, or Changes
Grain Silos – Leased to Another Farm – Location 1, Building 3	



Coverage Checklist

Coverage

- Agricultural Property
- Agricultural Personal Property
- Agricultural Liability

Covered

-
-
-

Not Covered

Request Information



Marketing Summary

Coverage

- Agriculture Property
- Agriculture Property
- Agriculture Property
- Agriculture Personal Property
- Agriculture Personal Property
- Agriculture Personal Property
- Agriculture Liability
- Agriculture Liability
- Agriculture Liability

Company

- Hanover Insurance

- Hanover Insurance

- Hanover Insurance

Response



Premium Comparison

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



Premium Summary

Coverage

Agriculture Property

Agriculture Personal Property

Agriculture Liability

Total Premium

Premium

\$2,500

Included

Included

\$2,500



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.



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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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

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