

Zynn Construction, Inc.

1488 S. Monroe Ave., Unit E
Grand Park, TX 75199-1000

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

Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum. Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

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

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua.

Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat.

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Named Insureds

Insured

Zynn Construction, Inc.
 James D. Zynn
 Sarah C. Zynn
 JDZ Buildings, LLC
 SCZ, LLC

Interest

First Named Insured
 Partner
 Partner
 Additional Insured
 Additional Insured

Locations

| Loc | Bldg | Address |
|-----|------|--|
| 0 | | Blanket Coverage |
| 1 | | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 |
| | 1 | Central Office |
| | 2 | Workshop |
| | 3 | Garage |
| | 4 | Lumber and Supplies Warehouse |
| 2 | | 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005 |
| | 1 | JDZ Buildings Office |
| 3 | | 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007 |
| | 1 | SCZ Office |
| 4 | | 85000 Ft. Worth Avenue, Grand Park, TX 75199-1235 |
| | 1 | FTW Lumber Warehouse |
| | 2 | FTW Supply Warehouse |
| 5 | | 7548 E. Creek Point, Oak Center, TX 75195-2044 |
| | 1 | Oak Center Office |

Policy Forms and Endorsements

| Number | Name | Edition Date |
|--------|---------------------|--------------|
| T1254 | Terrorism Exclusion | 1/1/2001 |



Property

| | | |
|-------------------|----------------------|----------------------|
| Company | Policy Number | Policy Term |
| Hanover Insurance | AB12CD8552 | 3/1/2022 to 3/1/2023 |

Named Insureds

| | |
|-------------------------|---------------------|
| Insured | Interest |
| Zynn Construction, Inc. | First Named Insured |
| James D. Zynn | Partner |
| Sarah C. Zynn | Partner |
| JDZ Buildings, LLC | Additional Insured |
| SCZ, LLC | Additional Insured |

Coverages

| Loc | Bldg | Subject | Amount | Val | Co-ins | Cause of Loss | Deductible |
|-----|------|--|-------------|-----|--------|----------------------------|------------|
| 0 | 0 | Blanket Coverage | | | | | |
| | | Blanket | \$8,657,000 | | 90% | Broad | \$5,000 |
| 1 | 1 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 | | | | Central Office | |
| | | Building | \$1,000,000 | R | 90% | Broad | \$10,000 |
| | | Contents | \$500,000 | R | 90% | Windstorm | 10% |
| | | | | | | Special | \$5,000 |
| 1 | 2 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 | | | | Workshop | |
| | | Building | \$2,000,000 | R | 90% | Broad | \$20,000 |
| | | | | | | Windstorm | 10% |
| 1 | 3 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 | | | | Garage | |
| | | Building | \$500,000 | R | 90% | Broad | \$5,000 |
| | | | | | | Windstorm | 10% |
| 1 | 4 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 | | | | Lumber and Supplies | |
| | | Building | \$500,000 | R | 90% | Broad | \$5,000 |
| | | Contents | \$500,000 | R | 90% | Windstorm | 10% |
| | | | | | | Special | \$5,000 |
| | | | | | | Warehouse | |



| Loc | Bldg | Subject | Amount | Val | Co-ins | Cause of Loss | Deductible |
|-----|------|--|-------------|-----|--------|----------------------|------------|
| 2 | 1 | 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005 | | | | JDZ Buildings Office | |
| | | Building | \$120,000 | A | 90% | Broad | \$2,500 |
| | | Contents | \$12,000 | A | 90% | Special | \$2,500 |
| 3 | 1 | 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007 | | | | SCZ Office | |
| | | Contents | \$25,000 | R | 90% | Special | \$2,500 |
| 4 | 1 | 85000 Ft. Worth Avenue, Grand Park, TX 75199-1235 | | | | FTW Lumber Warehouse | |
| | | Building | \$500,000 | A | 90% | Special | \$5,000 |
| | | | | | | Windstorm | 10% |
| | | Contents | \$1,500,000 | R | 90% | Broad | \$15,000 |
| 4 | 2 | 85000 Ft. Worth Avenue, Grand Park, TX 75199-1235 | | | | FTW Supply Warehouse | |
| | | Building | \$500,000 | A | 90% | Broad | \$5,000 |
| | | | | | | Windstorm | 10% |
| | | Contents | \$500,000 | A | 90% | Special | \$5,000 |
| 5 | 1 | 7548 E. Creek Point, Oak Center, TX 75195-2044 | | | | Oak Center Office | |
| | | Contents | \$500,000 | F | 90% | Special | \$5,000 |

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 (Waived Coinsurance) | (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 75199-2355
 Timothy Jones
 715 Myers Rd.
 Oak Center, TX 75195-3022
 Merchants Bank
 801 S. Briggs Rd.
 Oak Center, TX 75195-3084

Interest

Lienholder

 Loss Payee – Location 3, Building 1

 Additional Insured – Location 5, Building 1,
 Subject 1



Additional Coverages

| Description | Limit | Deductible |
|---|----------|------------|
| Asphalt Coverage | \$15,000 | \$150 |
| Asphalt Coverage – Location 1, Building 2 | \$25,000 | |
| Mold Coverage – Location 5, Building 1, Subject 1 | \$10,000 | |

Forms and Endorsements

| Number | Name | Edition Date |
|--------|--|--------------|
| T2548 | Terrorism Exclusion | 1/1/2001 |
| G1254 | Pollution Exclusion – Location 3, Building 1 | 4/1/2014 |



Statement of Values

| Loc | Bldg | Subject | Co-ins | Cause of Loss | Valuation | Value |
|-----|------|--|--------|---------------|-------------------|---|
| 0 | 0 | Blanket Coverage Blanket | 90% | Broad | | \$8,657,000 |
| 1 | 1 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 Building | 90% | Broad | Replacement Cost | Central Office \$1,000,000 |
| | | Contents | 90% | Special | Replacement Cost | \$500,000 |
| 1 | 2 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 Building | 90% | Broad | Replacement Cost | Workshop \$2,000,000 |
| 1 | 3 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 Building | 90% | Broad | Replacement Cost | Garage \$500,000 |
| 1 | 4 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 Building | 90% | Broad | Replacement Cost | Lumber and Supplies Warehouse \$500,000 |
| | | Contents | 90% | Special | Replacement Cost | \$500,000 |
| 2 | 1 | 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199 Building | 90% | Broad | Actual Cash Value | JDZ Buildings Office \$120,000 |
| | | Contents | 90% | Special | Actual Cash Value | \$12,000 |
| 3 | 1 | 1400 S. Monroe Blvd., Ste 200, Grand Park, TX Contents | 90% | Special | Replacement Cost | SCZ Office \$25,000 |
| 4 | 1 | 85000 Ft. Worth Avenue, Grand Park, TX 75199 Building | 90% | Special | Actual Cash Value | FTW Lumber Warehouse \$500,000 |
| | | Contents | 90% | Broad | Replacement Cost | \$1,500,000 |

| Loc | Bldg | Subject | Co-ins | Cause of Loss | Valuation | Value |
|-----|------|---|--------|---------------|-----------------------------|-----------|
| 4 | 2 | 85000 Ft. Worth Avenue, Grand Park, TX 75199-1235 | | | | |
| | | Building | 90% | Broad | Actual Cash Value | \$500,000 |
| | | Contents | 90% | Special | Actual Cash Value | \$500,000 |
| 5 | 1 | 7548 E. Creek Point, Oak Center, TX 75195-2044 | | | | |
| | | Contents | 90% | Special | Functional Replacement Cost | \$500,000 |



Installation / Builders Risk

Company
Hanover Insurance

Policy Number
AB12CD8552

Policy Term
3/1/2022 to 3/1/2023

Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

| Loc | Description | Limit |
|-----|---|-----------|
| 1 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 | |
| | At Any One Location | \$100,000 |
| | At Temporary Location | \$100,000 |
| | Transit | \$50,000 |
| | Cause of Loss | Special |
| | Deductible | \$1,000 |
| | Earthquake | \$100,000 |
| | Deductible | \$1,000 |
| | Flood | \$100,000 |
| | Deductible | \$1,000 |

Additional Interests

Name and Address

First National Bank
2837 W. Central Ave.
Grand Park, TX 95177
Great Midwest Bank
15900 W. Blue Mound Rd.
Brookfield, WI 53005

Interest

Additional Interest

Additional Insured – Location 1



Additional Coverages

| Description | Limit | Deductible |
|---|---------|------------|
| Emergency Medical Travel Insurance – Location 1 | \$8,500 | \$850 |

Forms and Endorsements

| Number | Name | Edition Date |
|--------|----------------|--------------|
| 123 | Mold Exclusion | 5/5/2015 |



Equipment Floater

Company
Hanover Insurance

Policy Number
AB12CD8552

Policy Term
3/1/2022 to 3/1/2023

Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

| Description | Value |
|------------------------|------------------|
| Coverage Type | Scheduled |
| Coverage Form | Named perils |
| Valuation | Replacement Cost |
| Total Scheduled Amount | \$15,000,000 |
| Coinsurance | 90% |
| Deductible | \$10,000 |

Unscheduled Equipment

| Description | Maximum Item | Co-ins | Insurance Amount |
|--------------------|---------------------|---------------|-------------------------|
| Tools | \$5,000 | 90% | \$500,000 |
| Supplies | \$500 | 90% | \$150,000 |

Scheduled Equipment

| Item | Description | ID/Serial Number | Insurance Amount |
|------------------------|----------------------------------|-------------------------|-------------------------|
| 1 | 2015 Caterpillar S845 Earthmover | DKFJI08978 | \$150,000 |
| 2 | 1995 Caterpillar 4825 Backhoe | UIER79DHK0 | \$125,000 |
| 3 | 2002 Ford DX125 Backhoe | 1FD745D | \$80,000 |
| Equipment Total | | | \$355,000 |



Additional Coverages

| Description | Limit | Deductible |
|--------------------------|-----------|------------|
| Vandalism Endorsement | \$15,000 | \$150 |
| Sample Coverage – Item 2 | \$150,000 | \$1,500 |



Electronic Data Processing

Company
Hanover Insurance

Policy Number
AB12CD8552

Policy Term
3/1/2022 to 3/1/2023

Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

| Loc | Bldg | Subject | Amount | Val | Co-ins | Deductible |
|-----|------|---|--------------|-----|--------|-----------------------------|
| 1 | 1 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 | | | | Central Office |
| | | Computer Hardware – Owned | \$500,000 | G | 90% | \$5,000 |
| | | Data & Media (Software) | \$500,000 | R | 90% | \$5,000 |
| | | Mechanical Breakdown | Not Included | | | |
| | | Flood | Not Included | | | |
| | | Earthquake | Included | | | |
| 2 | 1 | 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005 | | | | JDZ Buildings Office |
| | | Computer Hardware – Owned | \$100,000 | | | |
| | | Data & Media (Software) | \$150,000 | | | |
| | | Mechanical Breakdown | Included | | | |
| | | Flood | Not Included | | | |
| | | Earthquake | Included | | | |
| 3 | 1 | 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007 | | | | SCZ Office |
| | | Computer Hardware – Owned | \$5,000 | G | 90% | \$500 |
| | | Data & Media (Software) | \$15,000 | R | 90% | \$1,500 |
| | | Mechanical Breakdown | Not Included | | | |
| | | Flood | Not Included | | | |
| | | Earthquake | Included | | | |
| 5 | 1 | 7548 E. Creek Point, Oak Center, TX 75195-2044 | | | | Oak Center Office |



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 (Waived Coinsurance) | (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 75199-2355
 Bank of America
 2060 Lunge Rd.
 First National Bank
 2837 Central Ave.
 Grand Park, TX 75199-2355

Interest

Lienholder

 Additional Insured - Location 1, Building 1

 Loss Payee - Location 5, Building 1, Item 1

Additional Coverages

| Description | Limit | Deductible |
|---|--------------|-------------------|
| Data Breach Liability | \$500,000 | \$5,000 |
| Cyber Liability - Location 3, Building 1 | \$150,000 | \$10,000 |
| Vandalism Coverage - Location 5, Building 1, Item 1 | \$50,000 | \$500 |

Forms and Endorsements

| Number | Name | Edition Date |
|---------------|---------------------------------|---------------------|
| 1 | Terrorism Exclusion | 1/1/2001 |
| 2 | Sample - Location 1, Building 1 | 2/2/2002 |



General Liability

| | | |
|-------------------------------------|------------------------------------|--|
| Company Hanover Insurance | Policy Number AB12CD8552 | Policy Term 3/1/2022 to 3/1/2023 |
|-------------------------------------|------------------------------------|--|

Named Insureds

| | |
|--|---|
| <p>Insured Zynn Construction, Inc. James D. Zynn Sarah C. Zynn JDZ Buildings, LLC SCZ, LLC</p> | <p>Interest First Named Insured Partner Partner Additional Insured Additional Insured</p> |
|--|---|

Coverages

| Description | Limit |
|---|--------------|
| General Aggregate | \$1,000,000 |
| Products / Completed Operations Aggregate | \$1,000,000 |
| Each Occurrence | \$100,000 |
| Personal and Advertising Injury | \$500,000 |
| Fire Damage – Any One Fire | \$100,000 |
| Medical Expense – Any One Person | \$100,000 |
| Employee Benefits – Claims Made | \$500,000 |
| Employee Benefits Aggregate | \$1,000,000 |

Deductibles

| Description | Deductible |
|---|-------------------|
| Property Damage – Per Claims Made | \$10,000 |
| Bodily Injury – Per Claims Made | \$5,000 |
| Personal and Advertising Injury – Per Claim | \$1,000 |

Locations and Exposures

| Loc | Bldg | Class Code | Description | Exposure | Premium Basis |
|------------|-------------|--|--------------------|-----------------|-------------------------------|
| 1 | 1 | 1488 S. Monroe Blvd., Grand Park, Texas 75199 12345 | Builders | \$5,850,000 | Central Office Gross Sales |



| Loc | Bldg | Class Code | Description | Exposure | Premium Basis |
|-----|------|--|--|-------------|---------------|
| 1 | 4 | 1488 S. Monroe Blvd., Grand Park, Texas 75199 12346 | Lumber and Supplies Warehouse Lumber Yard | 570,000 | Area |
| 5 | 1 | 7548 E. Creek Point, Oak Center, Texas 75195 12345 | Oak Center Office Builders | \$2,000,000 | Gross Sales |

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

Interest

Additional Insured

Lienholder – Location 1, Building 1

Loss Payee – Location 5, Building 1, Hazard 1

Additional Coverages

| Description | Limit | Deductible |
|--|----------|------------|
| Tradeshow Samples Protection | \$15,000 | \$1,500 |
| Mold Coverage – Location 1, Building 4 | \$10,000 | \$1,000 |

Forms and Endorsements

| Number | Name | Edition Date |
|--------|--|--------------|
| D7580 | General Liability Declarations | 5/1/2004 |
| G1257 | Leakage Exclusion – Location 1, Building 4 | 4/1/2014 |



Crime

| | | |
|-------------------|----------------------|----------------------|
| Company | Policy Number | Policy Term |
| Hanover Insurance | AB12CD8552 | 3/1/2022 to 3/1/2023 |

Named Insureds

| | |
|-------------------------|---------------------|
| Insured | Interest |
| Zynn Construction, Inc. | First Named Insured |
| James D. Zynn | Partner |
| Sarah C. Zynn | Partner |
| JDZ Buildings, LLC | Additional Insured |
| SCZ, LLC | Additional Insured |

Coverages

| Loc | Bldg | Description | Limit | Deductible |
|-----|------|---|-------------|-----------------------------|
| 1 | 1 | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 | | Central Office |
| | | Employee Dishonesty | \$1,000,000 | \$10,000 |
| | | ERISA | \$1,000,000 | |
| | | Aggregate | \$1,000,000 | |
| | | Forgery or Alteration | \$500,000 | \$5,000 |
| | | Inside the Premises | | |
| | | Theft of Money and Securities – Blanket | \$500,000 | \$5,000 |
| | | Robbery or Burglary of Other Property – Blanket | \$500,000 | \$5,000 |
| | | Outside the Premises | | |
| | | Other Property | \$500,000 | \$5,000 |
| 2 | 1 | 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005 | | JDZ Buildings Office |
| | | Employee Dishonesty | \$1,000,000 | \$10,000 |
| | | Inside the Premises | | |
| | | Theft of Money and Securities – Blanket | \$500,000 | \$5,000 |

Additional Coverages

| Description | Limit | Deductible |
|---|-----------|------------|
| Looting Coverage | \$100,000 | \$1,000 |
| Vandalism Coverage – Location 1, Building 1 | \$125,000 | \$1,000 |



Forms and Endorsements

| Number | Name | Edition Date |
|---------------|-----------------------------------|---------------------|
| CD1250 | Crime Declarations | 1/1/2001 |
| C1000 | Schedule – Location 1, Building 1 | 1/1/1994 |



Business Auto

Company
Hanover Insurance

Policy Number
AB12CD8552

Policy Term
3/1/2022 to 3/1/2023

Named Insureds

Insured

Zynn Construction, Inc.
James D. Zynn
Sarah C. Zynn
JDZ Buildings, LLC
SCZ, LLC

Interest

First Named Insured
Partner
Partner
Additional Insured
Additional Insured

Coverages

| Description | Symbol | Limit |
|--|--------|-------------|
| Liability – Combined Single Limit | 2, 7 | \$5,000,000 |
| Personal Injury Protection | 2 | |
| Medical Payments – Each Person | 2 | \$100,000 |
| Uninsured / Underinsured Motorists – Bodily Injury – Each Person | 1, 7 | \$250,000 |
| Bodily Injury – Each Accident | | \$500,000 |
| Property Damage – Each Accident | | \$100,000 |
| Hired / Borrowed Liability | | Included |
| Non-Owned Liability | | Included |
| Comprehensive | 2, 7 | |
| Deductible | | \$1,000 |
| Collision | 2 | |
| Deductible | | \$1,000 |
| Towing and Labor | 3 | \$5,000 |

Symbol Definitions

- | | | |
|-----------------------------------|---|---------------------------------|
| (1) Any Auto | (4) Owned Autos Other Than Private Passenger | (7) Autos Specified on Schedule |
| (2) All Owned Autos | (5) All Owned Autos Requiring No-Fault Coverage | (8) Hired Autos |
| (3) Owned Private Passenger Autos | (6) Owned Autos Subject to Compulsory U.M. Law | (9) Non-Owned Autos |



Vehicles

| Veh | Year, Make, & Model | VIN | Med Pay | PIP | UM | Comp Ded | Coll Ded |
|-----|---------------------------|------------------|---------|-----|----|----------|----------|
| 1 | 2015 GMC Terrain | DFU1FD45ADF465 | | ● | ● | \$1,000 | \$500 |
| 2 | 2013 GMC C2500 | DF5D1542D1F5D45 | ● | | ● | \$1,000 | \$500 |
| 3 | 2010 GMC Savanna G1500 | FLDKOI132121F2D | ● | ● | | \$1,000 | \$500 |
| 4 | 2015 Ford F150 Supercrew | GFKSPGO154L97689 | ● | ● | ● | \$1,000 | \$1,000 |
| 5 | 2014 Ford F150 Supercrew | FD4154D12D1F6S4 | ● | ● | ● | \$1,000 | \$1,000 |
| 6 | 2014 Ford Transit Connect | DF897FJE544TY8S | ● | ● | ● | \$1,000 | \$500 |

Drivers

| Name | Broadened PIP | Drive Other Car | Date of Birth | License Number | State |
|------------------|---------------|-----------------|----------------|----------------|-------|
| James D. Zynn | ● | ● | On File | On File | TX |
| Joe Green | | | Please Provide | On File | TX |
| John Jenkins | ● | | On File | On File | TX |
| Melody J. Walker | | ● | On File | On File | TX |
| Sam Jones | | | Please Provide | Please Provide | |
| Sarah C. Zynn | ● | ● | On File | On File | TX |

Additional Interests

| Name and Address | Interest |
|--|------------------------|
| First National Bank 2837 Central Ave. Grand Park, TX 75199-2355 | Lienholder |
| Bank of America 2060 Lunge Rd. Grand Park, TX 75199-3328 | Lienholder – Vehicle 1 |
| Jeffery Johnson 1196 Hann Rd. Suite 200 Oak Center, TX 75195-3487 | Loss Payee – Vehicle 4 |

Additional Coverages

| Description | Limit | Deductible |
|--|----------|------------|
| Additional Towing Coverage | \$10,000 | \$1,000 |
| Commercial Auto Rental Reimbursement – Vehicle 1 | \$10,000 | \$1,000 |



Forms and Endorsements

| Number | Name | Edition Date |
|---------------|------------------------------|---------------------|
| CA7580 | Commercial Auto Declarations | 5/1/2004 |
| G1255 | Garage Exclusion – Vehicle 1 | 4/1/2014 |



Commercial Umbrella

| | | |
|-------------------|----------------------|----------------------|
| Company | Policy Number | Policy Term |
| Hanover Insurance | AB12CD8552 | 3/1/2022 to 3/1/2023 |

Named Insureds

| | |
|-------------------------|---------------------|
| Insured | Interest |
| Zynn Construction, Inc. | First Named Insured |
| James D. Zynn | Partner |
| Sarah C. Zynn | Partner |
| JDZ Buildings, LLC | Additional Insured |
| SCZ, LLC | Additional Insured |

Coverages

| | |
|------------------------------|--------------|
| Description | Limit |
| Each Occurrence | \$5,000,000 |
| Prod Comp Ops | \$5,000,000 |
| Aggregate | \$5,000,000 |
| Self-Insured Retention (SIR) | \$25,000 |

Underlying Coverages

| | | | |
|---|-----------------------------------|----------------------|--------------|
| Description | Carrier / Policy # | Policy Period | Limit |
| Automobile Liability Combined Single Limit | Hanover Insurance / AB12CD8552 | 4/1/20 to 4/1/21 | \$500,000 |
| General Liability Each Occurrence | Hanover Insurance / AB12CD8552 | 4/1/20 to 4/1/21 | \$100,000 |
| General Aggregate | | | \$1,000,000 |
| Products & Completed Ops Aggregate | | | \$1,000,000 |
| Personal & Advertising Injury | | | \$500,000 |
| Damage to Rented Premises | | | \$100,000 |
| Medical Expenses | | | \$100,000 |
| Employers Liability Each Accident | Hanover Insurance / AB12CD8552 | 4/1/20 to 4/1/21 | \$500,000 |
| Disease Each Employee | | | \$250,000 |
| Disease Policy Limit | | | \$1,000,000 |
| Crime Employee Dishonesty | Hanover Insurance / AB12CD8552 | 4/1/20 to 4/1/21 | \$1,000,000 |



| Description | Carrier / Policy # | Policy Period | Limit |
|--------------------------------|-----------------------------------|------------------|--------------|
| Equipment Floater Aggregate | Hanover Insurance / AB12CD8552 | 4/1/20 to 4/1/21 | \$15,000,000 |

Additional Interests

| Name and Address | Interest |
|--|------------|
| First National Bank 2837 Central Avenue Grand Park, TX 75199 | Lienholder |

Additional Coverages

| Description | Limit | Deductible |
|-----------------|-------------|------------|
| Sample Coverage | \$1,000,000 | \$10,000 |

Forms and Endorsements

| Number | Name | Edition Date |
|--------|---------------------|--------------|
| T2548 | Terrorism Exclusion | 1/1/2001 |



Worker's Compensation

| | | |
|-------------------|----------------------|----------------------|
| Company | Policy Number | Policy Term |
| Hanover Insurance | AB12CD8552 | 3/1/2022 to 3/1/2023 |

Named Insureds

Insured

Zynn Construction, Inc.
 JDZ Buildings, LLC
 SCZ, LLC

Interest

First Named Insured
 Additional Named Insured
 Additional Named Insured

Coverages

| Description | Limit |
|--|-------------|
| Employers Liability: Each Accident | \$500,000 |
| Employers Liability: Disease – Policy Limit | \$1,000,000 |
| Employers Liability: Disease – Each Employee | \$250,000 |
| Workers Compensation: Statutory Benefit | Included |

Locations & Classifications

| Loc | St | Code | Description | Estimated Annual Payroll | Base Rate | Estimated Annual Premium |
|----------|----|------|--|--------------------------|-----------|--------------------------|
| 1 | | | 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 | | | |
| | TX | 1463 | Asphalt Works: Operated by Road Paving Contractors | \$125,000 | 1.84 | \$2,300 |
| | TX | 5403 | Apartment Buildings and Motels - Erection - Wood Frame & Drivers | \$4,502,502 | 0.84 | \$37,821 |
| | TX | 8058 | Lumber Yard - Commercial: Store Employees | \$52,000 | 1.10 | \$572 |
| | TX | 8810 | Clerical Office Employees NOC | \$45,000 | 0.75 | \$338 |
| 2 | | | 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199 | | | |
| | TX | 8810 | Clerical Office Employees NOC | \$38,000 | 0.75 | \$285 |
| 3 | | | 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199 | | | |
| | TX | 8810 | Clerical Office Employees NOC | \$42,000 | 0.75 | \$315 |



| Loc | St | Code | Description | Estimated Annual Payroll | Base Rate | Estimated Annual Premium |
|---|----|------|---|--------------------------|-----------|--------------------------|
| 4 85000 Ft. Worth Avenue, Grand Park, TX 75199 | | | | | | |
| | TX | 5403 | Apartment Buildings and Motels - Erection - Wood Frame & Drivers | \$125,410 | 1.84 | \$2,308 |
| | TX | 8058 | Lumber Yard - Commercial: Store Employees | \$250,000 | 1.10 | \$2,750 |
| | TX | 8810 | Clerical Office Employees NOC | \$30,000 | 0.75 | \$225 |
| 5 7548 E. Creek Point, Oak Center, TX 75195 | | | | | | |
| | TX | 8810 | Clerical Office Employees NOC | \$78,500 | 0.75 | \$589 |

Premium Calculations

| Description | Factor | Factored Premium |
|--|--------|------------------|
| State of Louisiana | | |
| Total Factored Premium | | \$2,500 |
| Experience Modification | 1.10 | \$275 |
| Premium Discount | 2.50 | \$-70 |
| Expense Constant | | \$200 |
| Total Estimated Annual Premium of Louisiana | | \$2,905 |
| Minimum Premium | | \$3,000 |
| Deposit Premium | | \$750 |
| State of Texas | | |
| Total Factored Premium | | \$45,003 |
| Deductible | 0.20 | \$50 |
| Experience Modification | 0.99 | \$-665 |
| Assigned Risk Surcharge | 7.00 | \$8 |
| ARAP | 9.00 | \$10 |
| Schedule Rating | 14.00 | \$200 |
| CCPAP | | \$16 |
| Standard Premium | 17.00 | \$18 |
| Premium Discount | 5.00 | \$-2,263 |
| Expense Constant | | \$200 |
| Taxes / Assessments | | \$1,352 |
| Total Estimated Annual Premium of Texas | | \$44,552 |
| Minimum Premium | | \$42,000 |
| Deposit Premium | | \$11,138 |



Billing / Audit Information

| Description | Selection |
|----------------|--------------------|
| Billing Plan | Agency |
| Payment Plan | Seven (7) payments |
| Down Payment | 25% |
| Audit Interval | Annual |

Included / Excluded Individuals

| Name | Title | Included | Excluded |
|----------------------------|-------------------------|----------|----------|
| Sarah C. Zynn | Chief Financial Officer | ● | ● |
| James D. Zynn – Location 1 | President | ● | |

Additional Coverages

| Description | Limit | Deductible |
|---|-----------|------------|
| Special Loss Settlement | \$500,000 | \$5,000 |
| Out of State Medical Coverage – Location 1 – State of Texas | \$250,000 | \$250 |

Forms and Endorsements

| Number | Name | Edition Date |
|---------|--|--------------|
| WC99580 | Workers Compensation Declarations | 5/1/2015 |
| T99580 | Texas Special Declaration – Location 1 | 5/5/2015 |



Marketing Summary

| Coverage | Company | Response |
|------------------------------|-------------------|----------|
| Property | Hanover Insurance | |
| Property | | |
| Property | | |
| Installation / Builders Risk | Hanover Insurance | |
| Installation / Builders Risk | | |
| Installation / Builders Risk | | |
| Equipment Floater | Hanover Insurance | |
| Equipment Floater | | |
| Equipment Floater | | |
| Electronic Data Processing | Hanover Insurance | |
| Electronic Data Processing | | |
| Electronic Data Processing | | |
| General Liability | Hanover Insurance | |
| General Liability | | |
| General Liability | | |
| Crime | Hanover Insurance | |
| Crime | | |
| Crime | | |
| Business Auto | Hanover Insurance | |
| Business Auto | | |
| Business Auto | | |
| Commercial Umbrella | Hanover Insurance | |
| Commercial Umbrella | | |
| Commercial Umbrella | | |
| Worker's Compensation | Hanover Insurance | |
| Worker's Compensation | | |
| Worker's Compensation | | |



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 | Covered | Not Covered |
|---------------------------------------|---------|-------------|
| Business Owners Policy | | ● |
| Property | ● | |
| Commercial Flood | | ● |
| Installation / Builders Risk | ● | |
| Equipment Floater | ● | |
| Electronic Data Processing | ● | |
| Accounts Receivable / Valuable Papers | | ● |
| Boiler & Machinery | | ● |
| Glass & Sign | | ● |
| Motor Truck Cargo | | ● |
| General Liability | ● | |
| Crime | ● | |
| Business Auto | ● | |
| Garage & Dealers | | ● |
| Transportation | | ● |
| Truckers / Motor Carriers | | ● |
| Commercial Umbrella | ● | |
| Workers Compensation | ● | |



Premium Summary

| Coverage | Premium |
|------------------------------|-----------------|
| Property | \$18,388 |
| Installation / Builders Risk | Included |
| Equipment Floater | Included |
| Electronic Data Processing | Included |
| General Liability | Included |
| Crime | Included |
| Business Auto | Included |
| Commercial Umbrella | Included |
| Worker's Compensation | Included |
| Total Premium | \$18,388 |



Premium Comparison

| Coverage | Expiring | Renewal |
|------------------------------|------------|-----------------|
| Property | | \$18,388 |
| Installation / Builders Risk | | Included |
| Equipment Floater | | Included |
| Electronic Data Processing | | Included |
| General Liability | | Included |
| Crime | | Included |
| Business Auto | | Included |
| Commercial Umbrella | | Included |
| Worker's Compensation | | Included |
| Total Premium | \$0 | \$18,388 |



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 Construction, Inc.** as presented to me.

Signature Title Date

I accept this proposal for **Zynn Construction, Inc.** 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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info@HandLInsurance.com