

# Zynn Construction, Inc.

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

## Pre-Renewal Review



200 North Parkway  
Grand Park, TX 75199

# Table of Contents

Introduction to Agency.....	3
Your Servicing Team.....	4
Named Insureds .....	5
Locations .....	5
Property.....	7
Installation / Builders Risk.....	11
Equipment Floater .....	13
Electronic Data Processing .....	15
General Liability .....	18
Crime.....	21
Business Auto .....	23
Commercial Umbrella.....	26
Worker's Compensation.....	28
Coverage Checklist.....	32
Marketing Summary.....	33
Premium Comparison.....	35
Premium Summary.....	36
Subjectivities .....	37
Disclaimers / Disclosures.....	38
Proposal Acceptance .....	39



# 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

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. 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.

## 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.

Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.



# 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

## Additions, Deletions, or Changes

# 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

## Additions, Deletions, or Changes



## Policy Forms and Endorsements

Number	Name	Edition Date	Additions, Deletions, or Changes
T1254	Terrorism Exclusion	1/1/2001	



# Property

**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

**Additions, Deletions, or Changes**

## Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible	Additions, Deletions, or Changes
0	0	<b>Blanket Coverage</b>						
		Blanket	\$8,657,000		90%	Broad	\$5,000	
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>				<b>Central Office</b>		
		Building	\$1,000,000	R	90%	Broad	\$10,000	
		Contents	\$500,000	R	90%	Windstorm Special	10% \$5,000	
1	2	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>				<b>Workshop</b>		
		Building	\$2,000,000	R	90%	Broad	\$20,000	
						Windstorm	10%	



Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible	Additions, Deletions, or Changes
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199-1000 Building	\$500,000	R	90%	<b>Garage</b> Broad Windstorm	\$5,000 10%	
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199-1000 Building	\$500,000	R	90%	<b>Lumber and Supplies Warehouse</b> Broad Windstorm	\$5,000 10%	
		Contents	\$500,000	R	90%	Special	\$5,000	
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199 Building	\$120,000	A	90%	<b>JDZ Buildings Office</b> Broad	\$2,500	
		Contents	\$12,000	A	90%	Special	\$2,500	
3	1	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199 Contents	\$25,000	R	90%	<b>SCZ Office</b> Special	\$2,500	
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235 Building	\$500,000	A	90%	<b>FTW Lumber Warehouse</b> Special Windstorm	\$5,000 10%	
		Contents	\$1,500,000	R	90%	Broad	\$15,000	
4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235 Building	\$500,000	A	90%	<b>FTW Supply Warehouse</b> Broad Windstorm	\$5,000 10%	
		Contents	\$500,000	A	90%	Special	\$5,000	
5	1	7548 E. Creek Point, Oak Center, TX 75195-2044 Contents	\$500,000	F	90%	<b>Oak Center Office</b> 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**

<b>Name and Address</b>	<b>Interest</b>	<b>Additions, Deletions, or Changes</b>
First National Bank 2837 Central Ave. Grand Park, TX 75199-2355	Lienholder	
Timothy Jones 715 Myers Rd. Oak Center, TX 75195-3022	Loss Payee – Location 3, Building 1	
Merchants Bank 801 S. Briggs Rd. Oak Center, TX 75195-3084	Additional Insured – Location 5, Building 1, Subject 1	

**Additional Coverages**

<b>Description</b>	<b>Limit</b>	<b>Deductible</b>	<b>Additions, Deletions, or Changes</b>
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

<b>Number</b>	<b>Name</b>	<b>Edition Date</b>	<b>Additions, Deletions, or Changes</b>
T2548	Terrorism Exclusion	1/1/2001	
G1254	Pollution Exclusion – Location 3, Building 1	4/1/2014	



# 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

**Additions, Deletions or Changes**

## Coverages

Loc	Description	Limit	Additions, Deletions or Changes
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	

1



## Additional Interests

Name and Address	Interest	Additions, Deletions or Changes
First National Bank 2837 W. Central Ave. Grand Park, TX 95177	Additional Interest	
Great Midwest Bank 15900 W. Blue Mound Rd. Brookfield, WI 53005	Additional Insured – Location 1	

## Additional Coverages

Description	Limit	Deductible	Additions, Deletions or Changes
Emergency Medical Travel Insurance – Location 1	\$8,500	\$850	

## Forms and Endorsements

Number	Name	Edition Date	Additions, Deletions or Changes
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

**Additions, Deletions, or Changes**

## Coverages

**Description**

Coverage Type  
Coverage Form  
Valuation  
Total Scheduled Amount  
Coinsurance  
Deductible

**Value**

Scheduled  
Named perils  
Replacement Cost  
\$15,000,000  
90%  
\$10,000

**Additions, Deletions, or Changes**

## Unscheduled Equipment

**Description**

Tools

**Maximum Item**  
\$5,000

**Co-ins**  
90%

**Insurance Amount**  
\$500,000

**Additions, Deletions, or Changes**



Description	Maximum Item	Co-ins	Insurance Amount	Additions, Deletions, or Changes
Supplies	\$500	90%	\$150,000	

### Scheduled Equipment

Item	Description	ID/Serial Number	Insurance Amount	Additions, Deletions, or Changes
1	2015 Caterpillar S845 Earthmover	DKFJI08978	\$150,000	
2	1995 Caterpillar 4825 Backhoe	UIER79DHK0	\$125,000	
3	2002 Ford DX125 Backhoe	1FD745D	\$80,000	
<b>Equipment Total</b>			<b>\$355,000</b>	

### Additional Coverages

Description	Limit	Deductible	Additions, Deletions, or Changes
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

**Additions, Deletions, or Changes**

## Coverages

Loc	Bldg	Subject	Amount	Val	Co-ins	Deductible	Additions, Deletions, or Changes
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				



Loc	Bldg	Subject	Amount	Val	Co-ins	Deductible	Additions, Deletions, or Changes
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 (Waived Coinsurance) 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	Interest	Additions, Deletions, or Changes
First National Bank 2837 Central Ave. Grand Park, TX 75199-2355	Lienholder	
Bank of America 2060 Lunge Rd.	Additional Insured - Location 1, Building 1	
First National Bank 2837 Central Ave. Grand Park, TX 75199-2355	Loss Payee - Location 5, Building 1, Item 1	

## Additional Coverages

Description	Limit	Deductible	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
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

**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

**Additions, Deletions, or Changes**

## Coverages

**Description**

General Aggregate  
Products / Completed Operations Aggregate  
Each Occurrence  
Personal and Advertising Injury  
Fire Damage – Any One Fire  
Medical Expense – Any One Person  
Employee Benefits – Claims Made  
Employee Benefits Aggregate

**Limit**

\$1,000,000  
\$1,000,000  
\$100,000  
\$500,000  
\$100,000  
\$100,000  
\$500,000  
\$1,000,000

**Additions, Deletions, or Changes**



## Deductibles

Description	Deductible	Additions, Deletions, or Changes
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	Additions, Deletions or Changes
1	1	1488 S. Monroe Blvd., Grand Park, Texas 75199 12345	Builders	\$5,850,000	Central Office Gross Sales	
1	4	1488 S. Monroe Blvd., Grand Park, Texas 75199 12346	Lumber Yard	570,000	Lumber and Supplies Warehouse Area	
5	1	7548 E. Creek Point, Oak Center, Texas 75195 12345	Builders	\$2,000,000	Oak Center Office Gross Sales	

## 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	Lienholder – Location 1, Building 1	



**Name and Address**

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

**Interest**

Loss Payee – Location 5, Building 1, Hazard 1

**Additions, Deletions or Changes**

**Additional Coverages**

Description	Limit	Deductible	Additions, Deletions or Changes
Tradeshow Samples Protection	\$15,000	\$1,500	
Mold Coverage – Location 1, Building 4	\$10,000	\$1,000	

**Forms and Endorsements**

Number	Name	Edition Date	Additions, Deletions or Changes
D7580	General Liability Declarations	5/1/2004	
G1257	Leakage Exclusion – Location 1, Building 4	4/1/2014	



# Crime

**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

**Additions, Deletions, or Changes**

## Coverages

Loc	Bldg	Description	Limit	Deductible	Additions, Deletions, or Changes
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	



Loc	Bldg	Description	Limit	Deductible	Additions, Deletions, or Changes
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX			
		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	Additions, Deletions, or Changes
Looting Coverage	\$100,000	\$1,000	
Vandalism Coverage – Location 1, Building 1	\$125,000	\$1,000	

### Forms and Endorsements

Number	Name	Edition Date	Additions, Deletions, or Changes
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

**Additions, Deletions, or Changes**

## Coverages

Description	Symbol	Limit	Additions, Deletions, or Changes
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	



Description	Symbol	Limit	Additions, Deletions, or Changes
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			Comp	Coll	Additions, Deletions, or Changes
			Pay	PIP	UM	Ded	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		Date of Birth	License Number	State	Additions, Deletions, or Changes
	PIP	Car				
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	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
Additional Towing Coverage	\$10,000	\$1,000	
Commercial Auto Rental Reimbursement – Vehicle 1	\$10,000	\$1,000	

## Forms and Endorsements

Number	Name	Edition Date	Additions, Deletions, or Changes
CA7580	Commercial Auto Declarations	5/1/2004	
G1255	Garage Exclusion – Vehicle 1	4/1/2014	



# Commercial Umbrella

**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

**Additions, Deletions, or Changes**

## Coverages

**Description**

Each Occurrence  
Prod Comp Ops  
Aggregate  
Self-Insured Retention (SIR)

**Limit**

\$5,000,000  
\$5,000,000  
\$5,000,000  
\$25,000

**Additions, Deletions, or Changes**

## Underlying Coverages

**Description**

Automobile Liability  
Combined Single Limit

**Carrier / Policy #**

Hanover Insurance /  
AB12CD8552

**Policy Period**

4/1/20 to 4/1/21

**Limit**

\$500,000

**Additions, Deletions, or Changes**



Description	Carrier / Policy #	Policy Period	Limit	Additions, Deletions, or Changes
General Liability	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21		
Each Occurrence			\$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	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21		
Each Accident			\$500,000	
Disease Each Employee			\$250,000	
Disease Policy Limit			\$1,000,000	
Crime	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21		
Employee Dishonesty			\$1,000,000	
Equipment Floater	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21		
Aggregate			\$15,000,000	

## Additional Interests

Name and Address	Interest	Additions, Deletions, or Changes
First National Bank 2837 Central Avenue Grand Park, TX 75199	Lienholder	

## Forms and Endorsements

Number	Name	Edition Date	Additions, Deletions, or Changes
T2548	Terrorism Exclusion	1/1/2001	



# Worker's Compensation

**Company**  
Hanover Insurance

**Policy Number**  
AB12CD8552

**Policy Term**  
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

**Additions, Deletions, or Changes**

## Coverages

**Description**

Employers Liability: Each Accident  
Employers Liability: Disease – Policy Limit  
Employers Liability: Disease – Each Employee  
Workers Compensation: Statutory Benefit

**Limit**

\$500,000  
\$1,000,000  
\$250,000  
Included

**Additions, Deletions, or Changes**



## Locations &amp; Classifications

Loc	St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium	Additions, Deletions, or Changes
<b>1</b>	<b>1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>						
	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	
<b>2</b>	<b>1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199</b>						
	TX	8810	Clerical Office Employees NOC	\$38,000	0.75	\$285	
<b>3</b>	<b>1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199</b>						
	TX	8810	Clerical Office Employees NOC	\$42,000	0.75	\$315	
<b>4</b>	<b>85000 Ft. Worth Avenue, Grand Park, TX 75199</b>						
	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	
<b>5</b>	<b>7548 E. Creek Point, Oak Center, TX 75195</b>						
	TX	8810	Clerical Office Employees NOC	\$78,500	0.75	\$589	

## Premium Calculations

Description	Factor	Factored Premium	Additions, Deletions, or Changes
<b>State of Louisiana</b>			
Total Factored Premium		\$2,500	
Experience Modification	1.10	\$275	
Premium Discount	2.50	\$-70	
Expense Constant		\$200	
<b>Total Estimated Annual Premium of Louisiana</b>		<b>\$2,905</b>	
Minimum Premium		\$3,000	
Deposit Premium		\$750	
<b>State of Texas</b>			
Total Factored Premium		\$45,003	
Increased Limits	1.50	\$675	
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	
<b>Total Estimated Annual Premium of Texas</b>		<b>\$44,552</b>	
Minimum Premium		\$42,000	
Deposit Premium		\$11,138	



## Billing / Audit Information

Description	Selection	Additions, Deletions, or Changes
Billing Plan	Agency	
Payment Plan	Seven (7) payments	
Down Payment	25%	
Audit Interval	Annual	

## Included / Excluded Individuals

Name	Title	Included	Excluded	Additions, Deletions, or Changes
Sarah C. Zynn	Chief Financial Officer	●	●	
James D. Zynn – Location 1	President	●		

## Additional Coverages

Description	Limit	Deductible	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
WC99580	Workers Compensation Declarations	5/1/2015	
T99580	Texas Special Declaration – Location 1	5/5/2015	



# Coverage Checklist

Coverage	Covered	Not Covered	Request Information
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	●		





# Marketing Summary

## Coverage

Property  
Property  
Property  
Installation / Builders Risk  
Installation / Builders Risk  
Installation / Builders Risk  
Equipment Floater  
Equipment Floater  
Equipment Floater  
Electronic Data Processing  
Electronic Data Processing  
Electronic Data Processing  
General Liability  
General Liability  
General Liability  
Crime  
Crime  
Crime  
Business Auto  
Business Auto  
Business Auto  
Commercial Umbrella  
Commercial Umbrella  
Commercial Umbrella  
Worker's Compensation  
Worker's Compensation

## Company

Hanover Insurance  
  
  
Hanover Insurance  
  
  
Hanover Insurance  
  
  
Hanover Insurance  
  
  
Hanover Insurance  
  
  
Hanover Insurance  
  
  
Hanover Insurance  
  
  
Hanover Insurance  
  
  
Hanover Insurance

## Response



**Coverage**

Worker's Compensation

**Company**

**Response**



# 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
<b>Total Premium</b>	<b>\$0</b>	<b>\$18,388</b>



# Premium Summary

<b>Coverage</b>	<b>Premium</b>
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
<b>Total Premium</b>	<b>\$18,388</b>



# 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

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.

## Other Disclosures

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.



# 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**

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

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