

James & Sarah Zynn

1488 S. Monroe Blvd.
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

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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

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

Interest

First Named Insureds
Additional Named Insured
Additional Named Insured
Additional Named Insured

Locations

Loc Address

- 1 14250 S. Country Club Ct., Oak Center, TX 75195
- 2 8750 S. Rockaway Beach Rd., Rockledge, FL 32956



Homeowners

Company
Hanover Insurance

Policy Number
HO125744

Policy Term
8/15/2021 to 8/15/2022

Named Insureds

Insured

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

Interest

First Named Insureds
Additional Named Insured
Additional Named Insured
Additional Named Insured

Coverages

Subject	Amount
14250 S. Country Club Ct., Oak Center, TX 75195	
Residence	Primary
Coverage Form	Homeowners Form 1
Dwelling	\$1,500,000
Other Structures	\$50,000
Personal Property	\$150,000
Loss of Use	\$100,000
Personal Liability – Each Occurrence	\$500,000
Medical Payments – Each Person	\$250,000
Replacement Cost – Dwelling	Included
Replacement Cost – Contents	Included
Deductibles	
Personal Property – Other Perils	\$500
Personal Property – Wind / Hail	\$500
Personal Property – Theft	\$500
Building Ordinance or Law Coverage	
Aggregate	\$500,000
Debris Removal	Included
Earthquake	
Deductible	10%
Employers Liability	\$150,000
Number of Employees	2
Fire Department Service Charge	Included
Golf Cart Liability	Included



Subject	Amount
14250 S. Country Club Ct., Oak Center, TX 75195	
Golf Cart – Physical Damage	\$100,000
Identity Fraud Expense	Included
Mine Subsidence	\$23
Property Description	Sample Property Description
Plant, Shrubs, and Trees	Included
Refrigerated Food Products	Included
Sink Hole Collapse	Excluded
Water Backup of Sewers and Drains	Included
Windstorm Exclusion	Yes
Vandalism Coverage	
Limit	\$25,000
Deductible	\$1,000

Subject	Amount
8750 S. Rockaway Beach Rd., Rockledge, FL 32956	
Residence	Secondary
Coverage Form	Homeowners Form 1
Dwelling	\$2,000,000
Other Structures	\$75,000
Personal Property	\$250,000
Personal Liability – Each Occurrence	\$500,000
Medical Payments – Each Person	\$250,000
Replacement Cost – Full Value	Included
Deductibles	
Dwelling – Other Perils	\$10,000
Dwelling – Wind / Hail	\$10,000
Dwelling – Theft	\$10,000
Named Hurricane	10%
Annual Hurricane	10%
Debris Removal	Included
Fire Department Service Charge	Included
Golf Cart Liability	Excluded
Number of Carts	1
Golf Cart – Physical Damage	\$50,000
Plant, Shrubs, and Trees	Included
Sink Hole Collapse	Excluded
Water Backup of Sewers and Drains	\$25,000

Recreational Vehicles

Loc	Veh	Description
1	1	2015 GoKart S150
2	1	2017 GoKart S250

Additional Interests

Name and Address

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

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

Interest

Additional Insured

Mortgagee – Location 2

Forms and Endorsements

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



Personal Flood

Company
Hanover Insurance

Policy Number
HO125744

Policy Term
8/15/2021 to 8/15/2022

Named Insureds

Insured
James & Sarah Zynn

Interest
First Named Insured

Coverages

Description	Building Limit	Contents Limit
8750 Rockaway Beach Rd., Rockledge, FL 32956		
Basic Limits	\$1,500,000	\$150,000
Additional Limits	\$1,000,000	\$100,000
Total Amount of Insurance	\$2,500,000	\$250,000
Deductible	\$15,000	\$10,000

Additional Interests

Name and Address
Bank of America
2060 Lunge Rd.
Grand Park, TX 75199

Interest
Mortgagee

Additional Coverages

Description	Limit	Deductible
Clinging Creeping Plants	\$27,000	\$2,000
Mold Coverage	\$500,000	\$5,000



Inland Marine - Personal

Company
Hanover Insurance

Policy Number
HO125744

Policy Term
8/15/2021 to 8/15/2022

Named Insureds

Insured

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

Interest

First Named Insureds
Additional Named Insured
Additional Named Insured
Additional Named Insured

Coverages

Property Class	Amount	Special Conditions
Bicycles	\$4,500	
Cameras	\$1,500	
Guns	\$50,000	

Scheduled Property

Item	Description	Amount
Bicycles		
1	2016 Terra Trike Rover	\$2,000
2	2016 Terra Trike Rover	\$2,500
Cameras		
1	2000 Canon Digital 258X	\$1,500
Guns		
1	1992 Walther PPK	\$750
2	1900 Smith & Wesson 38 Caliber	\$28,000
3	1872 Browning Rifle	\$21,250



Additional Interests

Name and Address

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 and Additional Interest – Bicycles, Item 2

Forms and Endorsements

Number	Name	Edition Date
T2548	Theft and Burglary - Guns	5/15/2005
T1245	Terrorism Exclusion	1/1/2001

Personal Umbrella

Company
Hanover Insurance

Policy Number
HO125744

Policy Term
8/15/2021 to 8/15/2022

Named Insureds

Insured

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

Interest

First Named Insureds
Additional Named Insured
Additional Named Insured
Additional Named Insured

Coverages

Description	Limit
Policy Limit	\$5,000,000
Self-Insured Retention	\$50,000
Uninsured Motorist	\$1,000,000
Underinsured Motorist	\$1,000,000
Terrorism	\$500,000

Property Locations

Location	Address
1	14250 S. Country Club Ct., Oak Center, TX 75195
1	1488 S. Monroe Blvd., Grand Park, TX 75199-1000
2	8750 S. Rockaway Beach Rd., Rockledge, FL 32956

Automobiles

Vehicle	Description
1	2010 GMC Terrain
2	1995 Ford F150

Recreational Vehicles

Vehicle	Description
1	2020 Sunset Rivera



Watercraft

Watercraft	Description
1	2015 Cobalt Speedster
2	2002 Open Water Freedom
3	2010 Fishing Waters Skimmer

Drivers

Driver	Name
1	James D. Zynn
2	Sarah C. Zynn

Underlying Coverages

Description	Carrier / Policy	Policy Period	Limits
Automobile Liability Combined Single Limit Uninsured Motorist Liability Combined Single Limit	Hanover Insurance 154F8E1154	12/20/2019 – 12/20/2020	\$500,000 \$500,000
Homeowners Personal Liability – Each Occurrence	Hanover Insurance HO125744	8/15/2020 – 8/15/2021	\$500,000
Rentals Personal Liability – Each Occurrence	Hanover Insurance DW154522	1/4/2020 – 1/4/2021	\$100,000
Watercraft Combined Single Limit	Hanover Insurance I9DF485440	6/1/2020 – 6/1/2021	\$500,000
Personal Flood Each Occurrence	Hanover Insurance HO125744	8/15/2020 – 8/15/2021	\$1,500,000

Additional Coverages

Description	Limit	Deductible
Terrorism Exclusion	\$100,000.00	\$1,000.00



Personal Automobile

Company
Hanover Insurance

Policy Number
154F8E1154

Policy Term
8/15/2021 to 8/15/2022

Named Insureds

Insured

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

Interest

First Named Insured
Additional Named Insured
Additional Named Insured
Additional Named Insured

Vehicle Schedule

No.	Year, Make & Model	Vehicle Identification Number (VIN)
1	2010 GMC Terrain	FD421DF35E4S4A6
2	1995 Ford F150	45F478E487548369

Coverages

Veh 1	2010 GMC Terrain	Premium: \$1,250.28
Description		Limit / Deductible
Liability		
Combined Single Limit		\$500,000
Personal Injury Protection		
Each Person		\$250,000
Auto Death Indemnity		\$100,000
Total Disability		\$500,000
Medical Payments – Each Person		\$500,000
Uninsured / Underinsured Motorists		
Combined Single Limit		\$500,000
Property Damage Deductible		\$250
Comprehensive		
Deductible		\$1,000
Collision		
Deductible		\$1,000
Towing and Labor		\$5,000



Veh 2	1995 Ford F150	Premium: \$644.78
Description		Limit / Deductible
Liability		
Combined Single Limit		\$500,000
Personal Injury Protection		
Each Person		\$250,000
Auto Death Indemnity		\$100,000
Total Disability		\$500,000
Medical Payments – Each Person		\$500,000
Uninsured / Underinsured Motorists		
Combined Single Limit		\$500,000
Property Damage Deductible		\$250
Comprehensive		
Deductible		\$1,000
Collision		
Deductible		\$1,000
Towing and Labor		\$5,000

Driver List

Name	Driver's License	State	Date of Birth	Status
James D. Zynn	TX127548	TX	11/15/1980	
Sarah C. Zynn	TX457503	TX	6/6/1982	

Additional Interests

Name and Address	Interest
Citizens Bank of Oak Center 245 Broadway St. Oak Center, TX 75195	Loss Payee
Bank of American 2060 Lunge Rd. Grand Park, TX 75199	Lienholder – Vehicle 1

Forms and Endorsements

Number	Name	Edition Date
CA7580	Personal Auto Declarations	5/4/2008
CA7240	Terrorism Exclusion – Vehicle 1	5/2/2020



Watercraft

Company	Policy Number	Policy Term
Hanover Insurance	I9DF485440	8/15/2021 to 8/15/2022

Named Insureds

Insured	Interest
James Zynn	First Named Insured

Coverage

Hull	Description	Limit	Deductible
1	2015 Cobalt Speedster		56DF7460A
	Hull #1	\$50,000	\$5,000
	Motor #1 – 2015 Mercedes G850 – ID #24564D454D	\$15,000	\$500
	Trailer #1 – 2016 Boat Rides Trailways – ID #2463DF46D46	\$100,000	\$1,000
	Portable Accessories	\$15,000	\$5,000
	Personal Effects	\$10,000	\$1,000
	Towing	\$1,500	\$150
	Hurricane Haul-Out	\$5,000	\$500
	Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000
	Medical Payments	\$500,000	\$5,000
	Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000
	Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000
2	2002 Open Water Freedom		15794350
	Hull #2	\$25,000	
	Trailer #2 – 2002 Rafts R Us DD1500 – ID #21FD54G	\$25,000	\$2,500
	Liability – Combined Single Limit – Each Accident	\$500,000	
	Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	
	Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	
3	2010 Fishing Waters Skimmer		4F4DF4558158
	Hull #3	\$48,000	
	Trailer #3 – 2008 Vanguard JT1700 – ID #2463DF46D46	\$25,000	\$2,500
	Towing	\$1,500	



Motors and Trailers

Item #	Description	Limit	Deductible
Mtr #2	2015 Mercedes G850 – ID #345DF48D2	\$15,000	\$500
Mtr #3	2010 Briggs and Stratton Outboard X – ID #54FD24654	\$15,000	\$500
Mtr #4	2017 Cobalt 500X – ID #24DF5D14	\$15,000	\$500
Mtr #5	2015 Open Waters 885X – ID #452461	\$15,000	\$500
Trlr #4	2015 Vanguard WT850 – ID #2463DF46D46	\$15,000	\$500
Trlr #5	2017 Boat Rides Down the Road – ID #21FD54G	\$15,000	\$500

Scheduled Portable Accessories

Hull	Equipment	Year	Manufacturer	Model	Serial Number	Limit
2	Lifeboat/Tender	2005	General Sailing	S900	45456DF4	\$5,000
2	Ship to Shore Radio	2005	Airwaves	Xi200	24D6D345	\$750
3	Fire Extinguisher	2015	Blaze Manufacturing	Stopper II	24F6D46S	\$750
3	Depth Sounder	2015	Deep Waters	Fish Finder V	54F651841	\$1,500

Operator List

Name	State	Driver's License	Date of Birth
James D. Zynn	TX	TX127548	11/15/1980
Sarah C. Zynn	TX	TX457503	6/6/1982
Joe Green	TX	TX1258546	7/7/2000
Sam Jones			

Additional Interests

Name and Address	Interest
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Lienholder – Hull 1

Additional Coverages

Hull	Coverage	Limit	Deductible
1	Vandalism Coverage	\$50,000	\$1,000



Hull	Coverage	Limit	Deductible
1	Theft and Burglary	\$50,000	
2	Windstorm / Hail	\$50,000	\$1,000

Forms and Endorsements

Number	Name	Edition Date
H1152	Named Hurricane Inclusion – Hull 1	5/5/2011
T1254	Terrorism Exclusion – Hull 3	1/1/2001



Marketing Summary

Coverage	Company	Response
Homeowners	Hanover Insurance	
Homeowners		
Homeowners		
Personal Flood	Hanover Insurance	
Personal Flood		
Personal Flood		
Inland Marine - Personal	Hanover Insurance	
Inland Marine - Personal		
Inland Marine - Personal		
Personal Umbrella	Hanover Insurance	
Personal Umbrella		
Personal Umbrella		
Personal Automobile	Hanover Insurance	
Personal Automobile		
Personal Automobile		
Watercraft	Hanover Insurance	
Watercraft		
Watercraft		



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
Homeowners	●	
Mobile Home		●
Personal Flood	●	
Dwelling Fire		●
Inland Marine / Personal Article	●	
Auto	●	
Watercraft	●	
Personal Umbrella	●	

Premium Summary

Coverage	Premium
Homeowners	\$2,158.00
Personal Flood	Included
Inland Marine - Personal	Included
Personal Umbrella	Included
Personal Automobile	\$1,895.06
Watercraft	\$716.00
Total Premium	\$4,769.06



Premium Comparison

Coverage	Expiring	Renewal
Homeowners		\$2,158.00
Personal Flood		Included
Inland Marine - Personal		Included
Personal Umbrella		Included
Personal Automobile		\$1,895.06
Watercraft		\$716.00
Total Premium	\$0.00	\$4,769.06



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 James & Sarah Zynn as presented to me.

Signature Title Date

I accept this proposal for James & Sarah Zynn with the following changes completed.

Signature Title Date





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

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