

James & Sarah Zynn

1488 S. Monroe Blvd.
Grand Park, TX 75199-1000

Pre-Renewal Review



200 North Parkway
Grand Park, TX 75109

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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

Additions, Deletions, or Changes

Locations

Loc Address

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

Additions, Deletions, or Changes



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

Additions, Deletions, or Changes

Coverages

Subject

14250 S. Country Club Ct., Oak Center, TX 75195

Residence

Coverage Form

Dwelling

Other Structures

Personal Property

Loss of Use

Personal Liability – Each Occurrence

Medical Payments – Each Person

Replacement Cost – Dwelling

Replacement Cost – Contents

Amount

Additions, Deletions, or Changes

Primary

Homeowners Form 1

\$1,500,000

\$50,000

\$150,000

\$100,000

\$500,000

\$250,000

Included

Included



Subject	Amount	Additions, Deletions, or Changes
14250 S. Country Club Ct., Oak Center, TX 75195		
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	
Golf Cart – Physical Damage	\$100,000	
Identity Fraud Expense	Included	
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	Additions, Deletions, or Changes
8750 S. Rockaway Beach Rd., Rockledge, FL 32956		
Residence	Secondary	
Coverage Form	Homeowners Form 1	



Subject	Amount	Additions, Deletions, or Changes
14250 S. Country Club Ct., Oak Center, TX 75195		
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	Additions, Deletions, or Changes
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

Additions, Deletions, or Changes

Forms and Endorsements

Number	Name	Edition Date	Additions, Deletions, or Changes
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	Interest	Additions, Deletions, or Changes
James & Sarah Zynn	First Named Insured	

Coverages

Description	Building Limit	Contents Limit	Additions, Deletions, or Changes
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	Interest	Additions, Deletions, or Changes
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Mortgagee	



Additional Coverages

Description	Limit	Deductible	Additions, Deletions, or Changes
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

Additions, Deletions or Changes

Coverages

Property Class

Bicycles
Cameras
Guns

Amount Special Conditions

\$4,500
\$1,500
\$50,000

Additions, Deletions or Changes

Scheduled Property

Item Description

Bicycles

1 2016 Terra Trike Rover
2 2016 Terra Trike Rover

Amount

\$2,000
\$2,500

Additions, Deletions or Changes



Item	Description	Amount	Additions, Deletions or Changes
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	Interest	Additions, Deletions or Changes
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured	
Bank of America 2060 Lunge Rd. Grand Park, TX 75199	Loss Payee and Additional Interest – Bicycles, Item 2	

Forms and Endorsements

Number	Name	Edition Date	Additions, Deletions or Changes
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

Additions, Deletions, or Changes

Coverages

Description

Policy Limit
Self-Insured Retention
Uninsured Motorist
Underinsured Motorist
Terrorism

Limit

\$5,000,000
\$50,000
\$1,000,000
\$1,000,000
\$500,000

Additions, Deletions, or Changes

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

Additions, Deletions, or Changes



Automobiles

Vehicle	Description
1	2010 GMC Terrain
2	1995 Ford F150

Additions, Deletions, or Changes

Recreational Vehicles

Vehicle	Description
1	2020 Sunset Rivera

Additions, Deletions, or Changes

Watercraft

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

Additions, Deletions, or Changes

Drivers

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

Additions, Deletions, or Changes



Underlying Coverages

Description	Carrier / Policy	Policy Period	Limits	Additions, Deletions, or Changes
Automobile Liability Combined Single Limit	Hanover Insurance 154F8E1154	12/20/2019 – 12/20/2020	\$500,000	
Uninsured Motorist Liability Combined Single Limit			\$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	Additions, Deletions, or Changes
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)	Additions, Deletions, or Changes
1	2010 GMC Terrain	FD421DF35E4S4A6	
2	1995 Ford F150	45F478E487548369	

Coverages

Veh 1	2010 GMC Terrain	Premium: \$1,250.28	
Description		Limit / Deductible	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
James D. Zynn	TX127548	TX	11/15/1980		
Sarah C. Zynn	TX457503	TX	6/6/1982		

Additional Interests

Name and Address	Interest	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
CA7580	Personal Auto Declarations	5/4/2008	
CA7240	Terrorism Exclusion – Vehicle 1	5/2/2020	



Watercraft

Company
Hanover Insurance

Policy Number
I9DF485440

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

Named Insureds

Insured
James Zynn

Interest
First Named Insured

Additions, Deletions, or Changes

Coverage

Hull	Description	Limit	Deductible	Additions, Deletions, or Changes
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	
	Bodily Injury – Each Person	\$4	\$2	
	Property Damage – Each Accident	\$3		
	Medical Payments	\$500,000	\$5,000	



Hull	Description	Limit	Deductible	Additions, Deletions, or Changes
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 #21FD54G	\$25,000	\$2,500	
	Towing	\$1,500		

Motors and Trailers

Item #	Description	Limit	Deductible	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
2	Lifeboat/Tender	2005	General Sailing	S900	45456DF4	\$5,000	



Hull	Equipment	Year	Manufacturer	Model	Serial Number	Limit	Additions, Deletions, or Changes
2	Ship to Shore Radio	2005	Airwaves	Xi200	24D6D345D	\$750	
3	Fire Extinguisher	2015	Blaze Manufacturing	Stopper II	24F6D46S	\$750	
3	Depth Sounder	2015	Deep Waters	Fish Finder V	54F65154841	\$1,500	

Operator List

Name	State	Driver's License	Date of Birth	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
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	Additions, Deletions, or Changes
1	Vandalism Coverage	\$50,000	\$1,000	
1	Theft and Burglary	\$50,000		



Hull Coverage	Limit	Deductible	Additions, Deletions, or Changes
2 Windstorm / Hail	\$50,000	\$1,000	

Forms and Endorsements

Number	Name	Edition Date	Additions, Deletions, or Changes
H1152	Named Hurricane Inclusion – Hull 1	5/5/2011	
T1254	Terrorism Exclusion – Hull 3	1/1/2001	



Coverage Checklist

Coverage	Covered	Not Covered	Request Information
Homeowners	●		
Mobile Home		●	
Personal Flood	●		
Dwelling Fire		●	
Inland Marine / Personal Article	●		
Auto	●		
Watercraft	●		
Personal Umbrella	●		



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



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



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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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**

(555) 444-3000

Fax: (555) 444-3300

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