

Summary of Insurance for James & Sarah Zynn



Company	Policy #	Policy Term	Coverage	Limits	2020 / 2021 Premium	2021 / 2022 Premium
Hanover Insurance	HO125744	8/15/21 – 8/15/22	Homeowners			
			Loc 1 – 14250 S. Country Club Ct., Oak Center, TX			
			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		
			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		
			Loc 2 – 8750 S. Rockaway Beach Rd., Rockledge, FL			
			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

Hanover
Insurance

HO125744

8/15/21 – 8/15/22

Personal Flood

8750 Rockaway Beach Rd., Rockledge, FL

Basic Limits - Building	\$1,500,000
Basic Limits - Contents	\$150,000
Additional Limits - Building	\$1,000,000
Additional Limits - Contents	\$100,000
Total Amount of Insurance - Building	\$2,500,000
Total Amount of Insurance - Contents	\$250,000
Deductible - Building	\$15,000
Deductible - Contents	\$10,000

Hanover
Insurance

HO125744

8/15/21 – 8/15/22

Inland Marine - Personal

Bicycles	\$4,500
Cameras	\$1,500
Guns	\$50,000

Personal Articles

2016 Terra Trike Rover	\$2,000
2000 Canon Digital 258X	\$1,500



			1992 Walther PPK	\$750
			2016 Terra Trike Rover	\$2,500
			1900 Smith & Wesson 38 Caliber	\$28,000
			1872 Browning Rifle	\$21,250
Hanover Insurance	154F8E1154	8/15/21 – 8/15/22	Personal Automobile	
			2010 GMC Terrain – VIN FD421DF35E4S4A6	
			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
			1995 Ford F150 – VIN 45F478E487548369	
			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



Hanover
Insurance

19DF485440

8/15/21 – 8/15/22

Watercraft

2015 Cobalt Speedster – Hull ID 56DF7460A

Hull – 1	\$50,000
Motor #1 – 2015 Mercedes G850 – ID #24564D454D	\$15,000
Trailer #1 – 2016 Boat Rides Trailways – ID #2463DF46D46	\$100,000
Portable Accessories	\$15,000
Personal Effects	\$10,000
Towing	\$1,500
Hurricane Haul-Out	\$5,000
Liability – Combined Single Limit – Each Accident	\$500,000
Bodily Injury – Each Person	\$4
Property Damage – Each Accident	\$3
Medical Payments	\$500,000
Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000
Bodily Injury – Each Person	\$8
Property Damage – Each Accident	\$1
Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000
Bodily Injury – Each Person	\$6
Property Damage – Each Accident	\$3

2002 Open Water Freedom – Hull ID 15794350

Hull – 2	\$25,000
Trailer #2 – 2002 Rafts R Us DD1500 – ID #21FD54G	\$25,000
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

2010 Fishing Waters Skimmer – Hull ID 4F4DF4558158

Hull – 3	\$48,000
Trailer #3 – 2008 Vanguard JT1700 – ID #2463DF46D46	\$25,000
Towing	\$1,500

Motors

2015 Mercedes G850 – ID #345DF48D2	\$15,000
2010 Briggs and Stratton Outboard X – ID #54FD24654	\$15,000
2017 Cobalt 500X – ID #24DF5D14	\$15,000
2015 Open Waters 885X – ID #452461	\$15,000

H & L Insurance | 200 North Parkway | Grand Park, TX 75199

Phone: (555) 444-3000

www.HandLInsurance.com

Fax : (555) 444-3300



Trailers

2015 Vanguard WT850 – ID #2463DF46D46	\$15,000
2017 Boat Rides Down the Road – ID #21FD54G	\$15,000

Portable Accessories

2005 General Sailing S900 Lifeboat/Tender	\$5,000
2005 Airwaves Xi200 Ship to Shore Radio	\$750
2015 Blaze Manufacturing Stopper II Fire Extinguisher	\$750
2015 Deep Waters Fish Finder V Depth Sounder	\$1,500

**Hanover
Insurance**

HO125744

8/15/21 – 8/15/22

Personal Umbrella

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

