



Insurance Proposal  
for  
Zynn Construction, Inc.

Presented by: Sam Higginbottom

Mar 24, 2022



This document summarized the proposal for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made in this proposal.

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# Introduction to our 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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# Service Team

Sam Higginbottom		Producer
Phone	(555) 444-3333	
Cell Phone	(555) 442-2424	
Email	shigginbottom@HandLInsurance.com	

Casey Carlson		Client Service Representative
Phone	(555) 444-3340	
Fax	(555) 444-3300	
Email	ccarlson@HandLInsurance.com	

Joy Travnichek		Claims Representative
Phone	(555) 444-3345	
Fax	(555) 444-3300	
Email	jtravnichek@HandLInsurance.com	



# 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

## Mailing Address

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

# Location Schedule

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

## Policy Forms and Endorsements

Name
Terrorism Exclusion

# Property

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

## 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 Warehouse	
		Building	\$500,000	R	90%	Broad	\$5,000
		Contents	\$500,000	R	90%	Windstorm	10%
						Special	\$5,000
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
		Contents	\$1,500,000	R	90%	Windstorm	10%
						Broad	\$15,000

Loc	Bldg	Subject	Amount	Val	Co-ins	Cause of Loss	Deductible
4	2	85000 Ft. Worth Avenue, Grand Park, TX		75199-1235		FTW Supply Warehouse	
		Building	\$500,000	A	90%	Broad	\$5,000
		Contents	\$500,000	A	90%	Windstorm Special	10% \$5,000
5	1	7548 E. Creek Point, Oak Center, TX		75195-2044		Oak Center Office	
		Contents	\$500,000	F	90%	Special	\$5,000

#### Legend of Valuations

(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 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	

### Additional Interests

Name	Interest
First National Bank	Lienholder
Timothy Jones	Loss Payee – Location 3, Building 1
Merchants Bank	Additional Insured – Location 5, Building 1, Subject 1

### Additional Named Insureds

Named Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

### Forms and Endorsements

Name
Terrorism Exclusion

Name

Pollution Exclusion – Location 3, Building 1



# Statement of Values

Loc	Bldg	Subject	Co-ins	Valuation	Year Built	Square Feet	Construction	Amount
0	0	Blanket Coverage						
		Blanket	90%					\$8,657,000
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199					Central Office	
		Building	90%	Replacement Cost				\$1,000,000
		Contents	90%	Replacement Cost				\$500,000
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199					Workshop	
		Building	90%	Replacement Cost				\$2,000,000
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199					Garage	
		Building	90%	Replacement Cost				\$500,000
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199					Lumber and Supplies Warehouse	
		Building	90%	Replacement Cost				\$500,000
		Contents	90%	Replacement Cost				\$500,000
2	1	1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005					JDZ Buildings Office	
		Building	90%	Actual Cash Value				\$120,000
		Contents	90%	Actual Cash Value				\$12,000
3	1	1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007					SCZ Office	
		Contents	90%	Replacement Cost				\$25,000
4	1	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235					FTW Lumber Warehouse	
		Building	90%	Actual Cash Value				\$500,000
		Contents	90%	Replacement Cost				\$1,500,000

4	2	85000 Ft. Worth Avenue, Grand Park, TX 75199-1235	FTW Supply Warehouse
		Building	90% Actual Cash Value \$500,000
		Contents	90% Actual Cash Value \$500,000
5	1	7548 E. Creek Point, Oak Center, TX 75195- 2044	Oak Center Office
		Contents	90% Functional Replacement Cost \$500,000

# Installation / Builders Risk

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

## 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 Coverages

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

## Additional Interests

Name	Interest
First National Bank	Additional Interest
Great Midwest Bank	Additional Insured –Location 1

## Additional Named Insureds

Named Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

## Forms and Endorsements

Name
Mold Exclusion

# Equipment Floater

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

## 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

## Additional Named Insureds

Named Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner

Named Insured	Interest
JDZ Buildings, LLC SCZ, LLC	Additional Insured Additional Insured



# Electronic Data Processing

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

## 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

### Legend of Valuations

(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 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

## Additional Interests

Name and Address	Interest
First National Bank	Lienholder
Bank of America	Additional Insured - Location 1, Building 1
First National Bank	Loss Payee - Location 5, Building 1, Item 1

## Additional Named Insureds

Named Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

## Forms and Endorsements

Name
Terrorism Exclusion
Sample - Location 1, Building 1

# General Liability

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

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

## Additional Coverages

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

## Additional Interests

Name	Interest
First National Bank	Additional Insured
First National Bank	Lienholder – Location 1, Building 1
First National Bank	Loss Payee – Location 5, Building 1, Hazard 1

## Additional Named Insureds

Named Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

## Forms and Endorsements

Name
General Liability Declarations
Leakage Exclusion – Location 1, Building 4

# Crime

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

## 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	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

## Additional Named Insureds

Named Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

## Forms and Endorsements

Name
Crime Declarations

Name

Schedule –Location 1, Building 1

# Business Auto

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

## 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

### Legend of Auto Symbols

- (1) Any Auto (2) All Owned Autos (3) Owned Private Passenger Autos (4) Owned Autos Other Than Private Passenger (5) All Owned Autos Requiring No-Fault Coverage (6) Owned Autos Subject to Compulsory U.M. Law (7) Autos Specified on Schedule (8) Hired Autos (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	FLDKOII32121F2D	✓	✓		\$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



Name	Broadened PIP	Drive Other Car	Date of Birth	License Number	State
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 Coverages

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

### Additional Interests

Name	Interest
First National Bank	Lienholder
Bank of America	Lienholder – Vehicle 1
Jeffery Johnson	Loss Payee – Vehicle 4

### Additional Named Insureds

Named Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

### Forms and Endorsements

Name
Commercial Auto Declarations
Garage Exclusion – Vehicle 1

# Commercial Umbrella

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

## 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
Equipment Floater Aggregate	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$15,000,000

## Additional Coverages

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

## Additional Interests

Name and Address	Interest
First National Bank	Lienholder

## Additional Named Insureds

Named Insured	Interest
James D. Zynn	Partner
Sarah C. Zynn	Partner
JDZ Buildings, LLC	Additional Insured
SCZ, LLC	Additional Insured

## Forms and Endorsements

Name
------

Terrorism Exclusion

# Worker's Compensation

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

## 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
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
<b>State of Louisiana</b>		
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
<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
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

## Additional Named Insureds

Insured	Interest
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured

## Forms and Endorsements

Name
Workers Compensation Declarations
Texas Special Declaration – Location 1



# 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	✓	

# Marketing Summary

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



# Premium Comparison

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

# Premium Summary

Coverage	Proposed Company Premium	Comparison 1 Premium	Comparison 2 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	\$0	\$0



# 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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# 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	Recommendation
If a table is preferred, you may use this one.	If a table is not preferred, simply delete these rows.

# 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



City 1 Branch

Street Address

City. State Zip

(###) ###-####

City 2 Branch

Street Address

City. State Zip

(###) ###-####

City 3 Branch

Street Address

City. State Zip

(###) ###-####

[email@agency.com](mailto:email@agency.com)

[www.website.com](http://www.website.com)

