

Summary of Insurance

Zynn Construction, Inc.

1488 S. Monroe Ave., Unit E
Grand Park, TX 75199-1000
Coverages as of March 15,2022



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
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	10%
						Special	\$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

Summary of Insurance (continued)

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
Pollution Exclusion - Location 3, Building 1

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

Summary of Insurance (continued)

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

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

Summary of Insurance (continued)

Additional Interests

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

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

Summary of Insurance (continued)

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

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 75199-1000 12345	Builders	Central Office \$5,850,000	Gross Sales
1	4	1488 S. Monroe Blvd., Grand Park, Texas 75199-1000 12346	Lumber Yard	Lumber and Supplies Warehouse 570,000	Area
5	1	7548 E. Creek Point, Oak Center, Texas 75195-2044 12345	Builders	Oak Center Office \$2,000,000	Gross Sales

Additional Coverages

Description	Limit	Deductible
Tradeshow 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

Summary of Insurance (continued)

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 75199-1005	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

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	

Summary of Insurance (continued)

Description	Symbol	Limit
Medical Payments – Each Person	2	\$100,000
Uninsured / Underinsured Motorists – Bodily Injury – Each Person	1, 7	\$250,000
Bodily Injury – Each Accident		\$500,000
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	(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 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	FLDKOI132121F2D	✓	✓		\$1,000	\$500
4	2015 Ford F150 Supercrew	GFKSPGO154L97689	✓	✓	✓	\$1,000	\$1,000
5	2014 Ford F150 Supercrew	FD4154D12D1F6S4	✓	✓	✓	\$1,000	\$1,000

Drivers

Name	Broadened PIP	Drive Other Car	Date of Birth	License Number	State
James D. Zynn	✓	✓	On File	On File	TX
Joe Green			Please Provide	On File	TX
John Jenkins	✓		On File	On File	TX
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
Garage Exclusion - Vehicle 1

Summary of Insurance (continued)

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	Partner
First National Bank	Additional Insured

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

Summary of Insurance (continued)

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
State of Louisiana		
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
State of Texas		
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

Summary of Insurance (continued)

Description	Factor	Factored Premium
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