

# Zynn Farms, LLC

1488 S. Monroe Blvd.  
Grand Park, TX 75199

April 27, 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

Zynn Farms, LLC  
James D. Zynn  
Sarah C. Zynn

## Interest

First Named Insured  
Additional Named Insured  
Additional Named Insured

# Locations

Loc	Bldg	Address
1		1488 S. Monroe Blvd., Grand Park, TX 75199
	1	Implement Shed
	2	Truck Garage
	3	Grain Elevator
	4	Barn
	5	Packing Shed
2		145 Outer Edge, Grand Park, TX 75199
	1	Implement Shed
	2	Mechanics Shop
3		16804 Wheat Street, Grand Park, TX 75199
	1	Implement Shed
	2	Hay Barn
	3	Grain Bin

# Agriculture Property

8/1/2021 to 8/1/2022 Carrier  
Hanover Insurance

11/1/2019 to 11/1/2020 Carrier  
Hudson Insurance Group

## Named Insureds

### Insured

Zynn Farms, LLC  
James D. Zynn  
Sarah C. Zynn

### Interest

First Named Insured  
Additional Named Insured  
Additional Named Insured

## Coverages

Loc	Bldg	Subject	Val	Co-ins	Cause of Loss	Deductible	19-20 Amount	21-22 Amount
0	0	<b>Blanket Coverage</b>						
		Blanket	G	80%	Special	\$10,000	\$12,000,000	\$12,000,000
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>						
		Building	R	80%	Broad	\$10,000	\$250,000	\$250,000
					Windstorm	\$10,000		
		Contents	G	80%	Special	\$10,000	\$50,000	\$50,000
1	2	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>						
		Building	G	80%	Special	\$10,000	\$450,000	\$450,000
		Contents	A	80%	Broad	\$10,000	\$2,000,000	\$2,000,000
1	3	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>						
		Building	G	80%	Special	\$10,000	\$1,250,000	\$1,250,000
1	4	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>						
		Building	G	80%	Special	\$10,000	\$250,000	\$250,000
1	5	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>						
		Building	G	80%	Special	\$10,000	\$500,000	\$500,000
2	1	<b>145 Outer Edge, Grand Park, TX 75199</b>						
		Building	G	80%	Special	\$10,000	\$200,000	\$200,000
		Contents	G	80%	Special	\$10,000	\$500,000	\$500,000



Loc	Bldg	Subject	Val	Co-ins	Cause of Loss	Deductible	19-20 Amount	21-22 Amount
2	2	<b>145 Outer Edge, Grand Park, TX 75199</b>						<b>Mechanics Shop</b>
		Building	G	80%	Special	\$10,000	\$250,000	\$250,000
		Contents	A	80%	Broad	\$10,000	\$2,000,000	\$2,000,000
3	1	<b>16804 Wheat Street, Grand Park, TX 75199</b>						<b>Implement Shed</b>
		Building	G	80%	Special	\$10,000	\$158,500	\$158,500
		Contents	G	80%	Special	\$10,000	\$31,700	\$31,700
3	2	<b>16804 Wheat Street, Grand Park, TX 75199</b>						<b>Hay Barn</b>
		Building	G	80%	Special	\$10,000	\$175,000	\$175,000
3	3	<b>16804 Wheat Street, Grand Park, TX 75199</b>						<b>Grain Bin</b>
		Building	G	80%	Special	\$10,000	\$125,000	\$125,000
		Contents	G	80%	Special	\$10,000	\$275,000	\$275,000

#### Valuation Definitions

(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	(O) Other	(V) Agreed Value
(F) Functional Replacement Cost	(P) Selling Price	(X) Extended Value Replacement Cost

## Additional Interests

### Name and Address

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

### Interest

Loss Payee – Location 1, Building 1

## Additional Coverages

Description	Limit	Deductible
Vandalism Coverage	\$1,000,000	\$10,000
Theft and Burglary – Location 1, Building 2	\$200,000	\$20,000

## Forms and Endorsements

Number	Name	Edition Date
P1485	Pollution Exclusion – Location 1, Building 2	4/8/2014

# Agriculture Personal Property

8/1/2021 to 8/1/2022 Carrier  
Hanover Insurance

11/1/2019 to 11/1/2020 Carrier  
Hudson Insurance Group

## Named Insureds

### Insured

Zynn Farms, LLC  
James D. Zynn  
Sarah C. Zynn

### Interest

First Named Insured  
Additional Named Insured  
Additional Named Insured

## Coverages

Lo	Bldg	Description	Co-ins	Cause of Loss	Deductible	19-20 Limit	21-22 Limit
0	0	<b>Blanket Coverage</b>					
		Transit	80%	Basic	\$1,000	\$100,000	\$100,000
		Miscellaneous Agriculture Machinery and Implements \$50,000 Per Item Max	80%	Special	\$1,000	\$100,000	\$100,000
		Miscellaneous Tools, Equipment, and Supplies \$5,000 Per Item Max	80%	Special	\$1,000	\$50,000	\$50,000
		Total Miscellaneous				\$150,000	\$150,000
		Scheduled Farm Personal Property				\$542,000	\$542,000
		Unscheduled Farm Personal Property – Total of All Categories				\$125,000	\$125,000
		Unscheduled Farm Personal Property				\$1,000,000	\$1,000,000
		Peak Season				\$1,200,000	\$1,200,000
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199					Implement Shed
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199					Truck Garage
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199					Barn
2	1	145 Outer Edge, Grand Park, TX 75199					Implement Shed
3	1	16804 Wheat Street, Grand Park, TX 75199					Implement Shed
3	2	16804 Wheat Street, Grand Park, TX 75199					Hay Barn



## Peak Season

Loc	Bldg	Description	From	To	Applies to	19-20 Limit	21-22 Limit
0	0	<b>Blanket Coverage</b> Oranges	7/1/20	10/31/20	Unscheduled	\$1,200,000	\$1,200,000
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199				<b>Implement Shed</b>	
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199				<b>Truck Garage</b>	
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199				<b>Barn</b>	
2	1	145 Outer Edge, Grand Park, TX 75199				<b>Implement Shed</b>	
3	1	16804 Wheat Street, Grand Park, TX 75199				<b>Implement Shed</b>	
3	2	16804 Wheat Street, Grand Park, TX 75199				<b>Hay Barn</b>	

## Exclusion from Blanket Coverage

Loc	Bldg	Property Class	Sub-Class	Items	Value
0	0	<b>Blanket Coverage</b> Livestock	Beef Calves	Angus Fall Deliveries	\$15,000
		Livestock	Dairy Calves	Holstein Fall Deliveries	\$20,000
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199			<b>Implement Shed</b>
		Agriculture Produce	Oats	12180	\$180,000
		Livestock	Beef Calves	175	\$175,000
1	2	1488 S. Monroe Blvd., Grand Park, TX 75199			<b>Truck Garage</b>
1	4	1488 S. Monroe Blvd., Grand Park, TX 75199			<b>Barn</b>
2	1	145 Outer Edge, Grand Park, TX 75199			<b>Implement Shed</b>
3	1	16804 Wheat Street, Grand Park, TX 75199			<b>Implement Shed</b>
3	2	16804 Wheat Street, Grand Park, TX 75199			<b>Hay Barn</b>

## Scheduled Farm Personal Property –Equipment

Loc	Bldg	Item	Description	Serial #	Cause of Loss	Deductible	Limit
1	1	1	2015 GMC Milker	KFUIO987 8DF6789	Special	\$1,000	\$80,000
1	1	2	2017 GMC Terrain	879D6868 9DF6G	Basic	\$500	\$33,000
1	1	3	2000 John Deere Plow 142W	F5458741	Basic	\$1,000	\$27,500
1	1	4	2014 Allis Chalmers R1444	754134631 X	Special	\$5,000	\$75,000
1	1	5	2014 Kawasaki XX150	1354E219 D4S	Basic	\$1,000	\$10,500
2	1	1	2002 Ford F150	54DF87D9 825434	Basic	\$1,000	\$35,000
3	1	1	2014 Chevrolet S10	588948687 SDF1S	Broad	\$1,000	\$31,000

## Scheduled Farm Personal Property – Non-Equipment

Loc	Bldg	Item	Description	Cause of Loss	Deductible	Limit
1	2	1	Lightning Flash Welder XE5	Special	\$1,000	\$14,580
2	1	1	Lift 'em High Automatic Hoise	Special	\$1,000	\$85,495

## Unscheduled Farm Personal Property

Loc	Bldg	Description	Cause of Loss	Unit Price	Deductible	Value
0	0	<b>Blanket – Agriculture Produce</b> Barley	Windstorm	\$5	\$500	\$60,000
1	4	<b>Livestock</b> Beef	Total Coverage	\$2,000	\$10,000	\$1,000,000
3	2	<b>Agriculture Produce</b> Hay	Special	\$100	\$10,000	\$500,000

## Additional Interests

<b>Name and Address</b>	<b>Interest</b>
First National Bank 2837 Central Ave. Grand Park, TX 75199	Additional Insured
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 1, Building 1
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 1, Building 2
Bank of American 2060 Lunge Rd. Grand Park, TX 75199	Lienholder – Location 3, Building 1
First National Bank 2837 Central Ave. Grand Park, TX 75199	Loss Payee – Location 1, Building 1, Item 2

## Additional Coverages

<b>Description</b>	<b>Limit</b>	<b>Deductible</b>
Special Loss Settlement	\$150,000	\$1,500
Voluntary Property Damage – Location 1, Building 1	\$250,000	\$2,500

## Forms and Endorsements

<b>Number</b>	<b>Name</b>	<b>Edition Date</b>
T2548	Terrorism Exclusion	1/1/2001
CD1250	Crime Declarations – Location 2, Building 1	1/1/2001

# Agriculture Liability

8/1/2021 to 8/1/2022 Carrier

Hanover Insurance

11/1/2019 to 11/1/2020 Carrier

Hudson Insurance Group

## Named Insureds

### Insured

Zynn Farms, LLC  
James D. Zynn  
Sarah C. Zynn

### Interest

First Named Insured  
Additional Named Insured  
Additional Named Insured

## Coverages

Loc	Bldg	Description	19-20 Limit	21-22 Limit
0	0	<b>Blanket Coverage</b>		
		Bodily Injury and Property Damage		
		Each Occurrence	\$100,000	\$100,000
		General Aggregate	\$200,000	\$200,000
		Personal & Advertising Injury Protection		
		Each Occurrence	\$100,000	\$100,000
		General Aggregate	\$200,000	\$200,000
		Medical Payments		
		Any One Person	\$10,000	\$10,000
		Each Occurrence	\$20,000	\$20,000
		Property Damage Liability Fire Damage – Any One Fire	\$500,000	\$500,000
		Damage to Property of Others	\$250,000	\$250,000
		Farm Personal Liability	No	No
		Farm Commercial Liability	Yes	Yes
		Personal Liability	Yes	Yes
		Additional Farm Premises Maintained	\$100,000	\$100,000
		by Named Insured	\$1,500	\$1,500
		Deductible		
		Custom Farming Receipts	\$100,000	\$100,000
		Deductible	\$10,000	\$10,000

Loc	Bldg	Description	19-20 Limit	21-22 Limit
1	1	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>		<b>Implement Shed</b>
		Bodily Injury and Property Damage		
		Each Occurrence	\$100,000	\$100,000
		General Aggregate	\$200,000	\$200,000
		Personal & Advertising Injury Protection		
		Each Occurrence	\$100,000	\$100,000
		General Aggregate	\$200,000	\$200,000
		Medical Payments		
		Any One Person	\$100,000	\$100,000
		Each Occurrence	\$200,000	\$200,000
		Property Damage Liability Fire Damage	\$500,000	\$500,000
		– Any One Fire		
		Damage to Property of Others	\$250,000	\$250,000
		Farm Personal Liability	Yes	Yes
		Personal Liability	Yes	Yes
1	3	<b>1488 S. Monroe Blvd., Grand Park, TX 75199</b>		<b>Grain Elevator</b>
2	1	<b>145 Outer Edge, Grand Park, TX 75199</b>		<b>Implement Shed</b>
		Bodily Injury and Property Damage		
		Each Occurrence	\$100,000	\$100,000
		General Aggregate	\$200,000	\$200,000
		Personal & Advertising Injury Protection		
		Each Occurrence	\$100,000	\$100,000
		General Aggregate	\$200,000	\$200,000
		Medical Payments		
		Any One Person	\$100,000	\$100,000
		Each Occurrence	\$200,000	\$200,000
		Property Damage Liability Fire Damage	\$500,000	\$500,000
		– Any One Fire		
		Damage to Property of Others	\$250,000	\$250,000
3	1	<b>16804 Wheat Street, Grand Park, TX 75199</b>		<b>Implement Shed</b>
		Bodily Injury and Property Damage		
		Each Occurrence	\$100,000	\$100,000
		General Aggregate	\$200,000	\$200,000
		Personal & Advertising Injury Protection		
		Each Occurrence	\$100,000	\$100,000
		General Aggregate	\$200,000	\$200,000



## Additional Coverages & Rating Basis

Loc	Bldg	Description	Rate	Premium Basis
0	0	<b>Blanket Coverage</b> Initial Farm Premises Acres – 360 Total Acreage for All Locations, Including Initial Farm Premises Acres – 720 Additional Farm Premises Maintained by Named Insured Location 3 – 16804 Wheat Street, Grand Park, TX 75199 Additional Non-Farm Premises Occupied by Insured – Permanent		
		Custom Farming Receipts – \$100,000 Limited Farm Pollution Liability – \$500,000 Limit Contingent Liability for Crop Dusting by Independent Aircraft \$100,000 Cost – \$250,000 Limit	1.551%	Cubic Feet
		Animal Collision – \$100,000 Limit per Head – 50 Number of Head	1.175%	Number of Cows Milked
		Employers Liability 12 Person Months 8 Full Time Employees 9 Part Time Employees \$2,000,000 Total Payroll	1.28%	Population
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199		Implement Shed
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199		Grain Elevator
2	1	145 Outer Edge, Grand Park, TX 75199		Implement Shed
3	1	16804 Wheat Street, Grand Park, TX 75199		Implement Shed

## Incidental Business Activities

Loc	Bldg	Activity	Receipts
0	0	<b>Blanket Coverage</b> Property in the Care of a Common or Contract Carrier	\$100,000
1	1	1488 S. Monroe Blvd., Grand Park, TX 75199	Implement Shed
1	3	1488 S. Monroe Blvd., Grand Park, TX 75199	Grain Elevator
2	1	145 Outer Edge, Grand Park, TX 75199	Implement Shed

**Loc Bldg Activity**  
3 1 16804 Wheat Street, Grand Park, TX 75199

**Receipts**  
Implement Shed

## Additional Interests

### **Name and Address**

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

Merchants Bank  
801 S. Briggs Rd.  
Oak Center, TX 75195

### **Interest**

Additional Insured

Loss Payee – Location 2, Building 1

## Forms and Endorsements

<b>Number</b>	<b>Name</b>	<b>Edition Date</b>
T1254	Terrorism Exclusion	1/1/2001
CD1250	Crime Declarations – Location 2, Building 1	1/1/2001

## Remarks

### **Description**

Grain Silos – Leased to Another Farm – Location 1, Building 3

# 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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# Marketing Summary

**Coverage**

Agriculture Property  
Agriculture Property  
Agriculture Property  
Agriculture Personal Property  
Agriculture Personal Property  
Agriculture Personal Property  
Agriculture Liability  
Agriculture Liability  
Agriculture Liability

**Company**

Hanover Insurance  
  
Hanover Insurance  
  
Hanover Insurance

**Response**

# Premium Comparison

Coverage	Expiring	Renewal
Agriculture Property	\$4,739	\$5,100
Agriculture Personal Property	Included	Included
Agriculture Liability	Included	Included
<b>Total Premium</b>	<b>\$4,739</b>	<b>\$5,100</b>



# 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.

# Proposal Acceptance

I accept this proposal for **Zynn Farms, LLC** as presented to me.

\_\_\_\_\_  
Signature Title Date

I accept this proposal for **Zynn Farms, LLC** with the following changes completed.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature Title Date





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

**Phone: (555) 444-3000**

**Fax: (555) 444-3300**

**Email: [info@HandLInsurance.com](mailto:info@HandLInsurance.com)**

**[www.HandLInsurance.com](http://www.HandLInsurance.com)**