

James & Sarah Zynn

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

April 29, 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

Phone: (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

Locations

Loc Address

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

Homeowners

8/15/2021 to 8/15/2022 Carrier

Hanover Insurance

8/15/2020 to 8/15/2021 Carrier

Hanover Insurance

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

Coverages

Subject	20-21 Limit	21-22 Limit
14250 S. Country Club Ct., Oak Center, TX 75195		
Coverage Form		
Dwelling	\$1,500,000	\$1,500,000
Other Structures	\$50,000	\$50,000
Personal Property	\$150,000	\$150,000
Loss of Use	\$100,000	\$100,000
Personal Liability – Each Occurrence	\$500,000	\$500,000
Medical Payments – Each Person	\$250,000	\$250,000
Replacement Cost – Dwelling	Included	Included
Replacement Cost – Contents	Included	Included
Deductibles		
Personal Property – Other Perils	\$500	\$500
Personal Property – Wind / Hail	\$500	\$500
Personal Property – Theft	\$500	\$500
Building Ordinance or Law Coverage		
Aggregate	\$500,000	\$500,000
Debris Removal	Included	Included
Earthquake		
Deductible	10%	10%
Employers Liability	\$150,000	\$150,000
Number of Employees	2	2
Fire Department Service Charge	Included	Included
Golf Cart Liability	Included	Included



Subject	20-21 Limit	21-22 Limit
Golf Cart – Physical Damage	\$100,000	\$100,000
Identity Fraud Expense	Included	Included
Mine Subsidence	\$23	\$23
Property Description	Sample Property Description	Sample Property Description
Plant, Shrubs, and Trees	Included	Included
Refrigerated Food Products	Included	Included
Sink Hole Collapse	Excluded	Excluded
Water Backup of Sewers and Drains	Included	Included
Windstorm Exclusion	Yes	Yes
Vandalism Coverage		
Limit		\$25,000
Deductible		\$1,000

Subject	20-21 Limit	21-22 Limit
8750 S. Rockaway Beach Rd., Rockledge, FL 32956		
Coverage Form		
Dwelling	\$2,000,000	\$2,000,000
Other Structures	\$75,000	\$75,000
Personal Property	\$250,000	\$250,000
Personal Liability – Each Occurrence	\$500,000	\$500,000
Medical Payments – Each Person	\$250,000	\$250,000
Replacement Cost – Full Value	Included	Included
Deductibles		
Dwelling – Other Perils	\$10,000	\$10,000
Dwelling – Wind / Hail	\$10,000	\$10,000
Dwelling – Theft	\$10,000	\$10,000
Named Hurricane	10%	10%
Annual Hurricane	10%	10%
Debris Removal	Included	Included
Fire Department Service Charge	Included	Included
Golf Cart Liability	Excluded	Excluded
Number of Carts	1	1
Golf Cart – Physical Damage	\$50,000	\$50,000
Plant, Shrubs, and Trees	Included	Included
Sink Hole Collapse	Excluded	Excluded
Water Backup of Sewers and Drains	\$25,000	\$25,000

Recreational Vehicles

Loc	Veh	Description
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

Forms and Endorsements

Number	Name	Edition Date
T1254	Terrorism Exclusion	1/1/2001
CD1250	Crime Declarations – Location 2	1/1/2001

Mobile Home

8/19/2021 to 8/19/2022 Carrier

Hanover Insurance

8/19/2020 to 8/19/2021 Carrier

Hanover Insurance

Named Insureds

Insured

James Zynn

Interest

First Named Insured

Coverages

Subject	20-21 Limit	21-22 Limit
7548 E. Creek Point, Oak Center, TX 75195		
Coverage Form	Mobile Homeowners	Mobile Homeowners
Dwelling	\$95,000	\$95,000
Other Structures	\$15,000	\$15,000
Personal Property	\$10,000	\$10,000
Personal Liability – Each Occurrence	\$250,000	\$250,000
Medical Payments – Each Person	\$250,000	\$250,000
Fire Department Service Charge	Excluded	Excluded
Sink Hole Collapse	Excluded	Excluded

Personal Flood

8/15/2021 to 8/15/2022 Carrier
Hanover Insurance

8/15/2020 to 8/15/2021 Carrier
Hanover Insurance

Named Insureds

Insured

James & Sarah Zynn

Interest

First Named Insured

Coverages

Description	20-21	21-22	20-21	21-22
	Building Limit	Building Limit	Contents Limit	Contents Limit
8750 Rockaway Beach Rd., Rockledge, FL 32956				
Basic Limits	\$1,500,000	\$1,500,000	\$150,000	\$150,000
Additional Limits	\$1,000,000	\$1,000,000	\$100,000	\$100,000
Total Amount of Insurance	\$2,500,000	\$2,500,000	\$250,000	\$250,000
Deductible	\$15,000	\$15,000	\$10,000	\$10,000

Additional Interests

Name and Address

Bank of America
2060 Lunge Rd.
Grand Park, TX 75199

Interest

Mortgagee

Additional Coverages

Description	Deductible	Limit
Clinging Creeping Plants	\$2,000	\$27,000
Mold Coverage	\$5,000	\$500,000

Dwelling Fire

8/15/2021 to 8/15/2022 Carrier
Hanover Insurance

1/4/2020 to 1/4/2021 Carrier
Hanover Insurance

Named Insureds

Insured

James Zynn

Interest

First Named Insured

Coverages

Subject	20-21 Limit	21-22 Limit
1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
Coverage Form		Texas Tenant Form C
Dwelling		\$85,000
Other Structures		Included
Rental Value (Dwelling Fire Only)		\$15,000
Additional Expense (Dwelling Fire Only)		\$10,000
Personal Liability – Each Occurrence		\$100,000
Medical Payments – Each Person		\$100,000
Deductibles		
Dwelling – Other Perils		\$500
Dwelling – Wind / Hail		\$500
Fire Department Service Charge		Excluded
Sink Hole Collapse		Excluded

Inland Marine - Personal

8/15/2021 to 8/15/2022 Carrier

Hanover Insurance

8/15/2020 to 8/15/2021 Carrier

Hanover Insurance

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

Coverages

Property Class	Special Conditions	20-21 Amount	21-22 Amount
Bicycles		\$4,500	\$4,500
Cameras		\$1,500	\$1,500
Guns		\$50,000	\$50,000

Scheduled Property

Item	Description	Amount
Bicycles		
1	2016 Terra Trike Rover	\$2,000
2	2016 Terra Trike Rover	\$2,500
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

First National Bank
2837 Central Ave.
Grand Park, TX 75199
Bank of America
2060 Lunge Rd.
Grand Park, TX 75199

Interest

Additional Insured

Loss Payee and Additional Interest – Bicycles, Item 2

Forms and Endorsements

Number

Name

Edition Date

T2548

Theft and Burglary - Guns

5/15/2005

T1245

Terrorism Exclusion

1/1/2001

Personal Automobile

8/15/2021 to 8/15/2022 Carrier

Hanover Insurance

12/20/2019 to 12/20/2020 Carrier

Hanover Insurance

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)
1	2010 GMC Terrain	FD421DF35E4S4A6
2	1995 Ford F150	45F478E487548369

Coverages

Veh 1 2010 GMC Terrain

Premium: \$1,250.28

Description	19-20 Limit / Deductible	21-22 Limit Deductible
Liability		
Combined Single Limit	\$500,000	\$500,000
Personal Injury Protection		
Each Person	\$250,000	\$250,000
Auto Death Indemnity	\$100,000	\$100,000
Total Disability	\$500,000	\$500,000
Medical Payments – Each Person	\$500,000	\$500,000
Uninsured / Underinsured Motorists		
Combined Single Limit	\$500,000	\$500,000
Property Damage Deductible		\$250
Comprehensive		
Deductible	\$1,000	\$1,000
Collision		
Deductible	\$1,000	\$1,000
Towing and Labor	\$5,000	\$5,000

Veh 2 1995 Ford F150

Premium: \$548.33

Description	19-20 Limit / Deductible	21-22 Limit Deductible
Liability		
Combined Single Limit	\$500,000	\$500,000
Personal Injury Protection		
Each Person	\$250,000	\$250,000
Auto Death Indemnity	\$100,000	\$100,000
Total Disability	\$500,000	\$500,000
Medical Payments – Each Person	\$500,000	\$500,000
Uninsured / Underinsured Motorists		
Combined Single Limit	\$500,000	\$500,000
Property Damage Deductible		\$250
Comprehensive		
Deductible	\$1,000	\$1,000
Collision		
Deductible	\$1,000	\$1,000
Towing and Labor	\$5,000	\$5,000

Driver List

Name	Driver's License	State	Date of Birth	Status
James D. Zynn	TX127548	TX	11/15/1980	
Sarah C. Zynn	TX457503	TX	6/6/1982	

Additional Interests

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

Watercraft

8/15/2021 to 8/15/2022 Carrier

Hanover Insurance

6/1/2020 to 6/1/2021 Carrier

Hanover Insurance

Named Insureds

Insured

James Zynn

Interest

First Named Insured

Coverage

Hull	Description	Deductible	20-21 Limit	21-22 Limit
1	2015 Cobalt Speedster			56DF7460A
	Hull #1	\$5,000	\$50,000	\$50,000
	Motor #1 – 2015 Mercedes G850 – ID #24564D454D	\$500	\$15,000	\$15,000
	Trailer #1 – 2016 Boat Rides Trailways – ID #54FD56S4F8041	\$1,000	\$100,000	\$100,000
	Portable Accessories	\$5,000	\$15,000	\$15,000
	Personal Effects	\$1,000	\$10,000	\$10,000
	Towing	\$150	\$1,500	\$1,500
	Hurricane Haul-Out	\$500	\$5,000	\$5,000
	Liability – Combined Single Limit – Each Accident	\$5,000 \$2	\$500,000 \$4	\$500,000 \$4
	Bodily Injury – Each Person		\$3	\$3
	Property Damage – Each Accident			
	Medical Payments	\$5,000	\$500,000	\$500,000
	Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$5,000 \$7	\$500,000 \$1	\$500,000 \$1
	Bodily Injury – Each Person	\$9	\$8	\$8
	Property Damage – Each Accident			
	Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$5,000 \$4	\$500,000 \$6	\$500,000 \$6
	Bodily Injury – Each Person	\$5	\$3	\$3
	Property Damage – Each Accident			

Hull	Description	Deductible	20-21 Limit	21-22 Limit
2	2002 Open Water Freedom			15794350
	Hull #2		\$25,000	\$25,000
	Trailer #2 – 2002 Rafts R Us DD1500 – ID #5463246	\$2,500	\$25,000	\$25,000
	Liability – Combined Single Limit – Each Accident		\$500,000	\$500,000
	Uninsured Boaters Liability – Combined Single Limit – Each Accident		\$500,000	\$500,000
	Underinsured Boaters Liability – Combined Single Limit – Each Accident		\$500,000	\$500,000
3	2010 Fishing Waters Skimmer			4F4DF4558158
	Hull #3		\$48,000	\$48,000
	Trailer #3 – 2008 Vanguard JT1700 – ID #4F6D6A5D4	\$2,500	\$25,000	\$25,000
	Towing		\$1,500	\$1,500

Motors and Trailers

Item #	Description	Deductible	20-21 Limit	21-22 Limit
Mtr #2	2015 Mercedes G850 – ID #345DF48D2	\$500		\$15,000
Mtr #3	2010 Briggs and Stratton Outboard X – ID #54FD24654	\$500		\$15,000
Mtr #4	2017 Cobalt 500X – ID #24DF5D14	\$500		\$15,000
Mtr #5	2015 Open Waters 885X – ID #452461	\$500		\$15,000
Trlr #4	2015 Vanguard WT850 – ID #2463DF46D46	\$500	\$15,000	\$15,000
Trlr #5	2017 Boat Rides Down the Road – ID #21FD54G	\$500		\$15,000

Scheduled Portable Accessories

Hull	Equipment	Year	Manufacturer	Model	Serial Number	20-21 Limit	21-22 Limit
2	Lifeboat/Tender	2005	General Sailing	S900	45456DF4		\$5,000
2	Ship to Shore Radio	2005	Airwaves	Xi200	24D6D345D	\$5,000	\$750
3	Fire Extinguisher	2015	Blaze Manufacturing	Stopper II	24F6D46S	\$750	\$750

Hull	Equipment	Year	Manufacturer	Model	Serial Number	20-21 Limit	21-22 Limit
3	Depth Sounder	2015	Deep Waters	Fish Finder V	54F65154841	\$1,500	\$1,500

Operator List

Name	State	Driver's License	Date of Birth
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
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	Deductible	Limit
1	Vandalism Coverage	\$1,000	\$50,000
1	Theft and Burglary		\$50,000
2	Windstorm / Hail	\$1,000	\$50,000

Forms and Endorsements

Number	Name	Edition Date
H1152	Named Hurricane Inclusion – Hull 1	5/5/2011
T1254	Terrorism Exclusion – Hull 3	1/1/2001

Personal Umbrella

8/15/2021 to 8/15/2022 Carrier
Hanover Insurance

8/15/2020 to 8/15/2021 Carrier
Hanover Insurance

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

Coverages

Description	20-21 Limit	21-22 Limit
Policy Limit	\$5,000,000	\$5,000,000
Self-Insured Retention	\$50,000	\$50,000
Uninsured Motorist	\$1,000,000	\$1,000,000
Underinsured Motorist	\$1,000,000	\$1,000,000
Terrorism	\$500,000	\$500,000
2nd test	\$1	\$1

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

Automobiles

Vehicle	Description
1	2010 GMC Terrain
2	1995 Ford F150

Recreational Vehicles

Vehicle	Description
1	2020 Sunset Rivera

Watercraft

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

Drivers

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

Underlying Coverages

Description	Carrier / Policy	Policy Period	Limits
Automobile Liability Combined Single Limit Uninsured Motorist Liability Combined Single Limit	Hanover Insurance 154F8E1154	12/20/2019 – 12/20/2020	\$500,000 \$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 Bodily Injury – Each Accident	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	Deductible	Limit
Terrorism Exclusion	\$1,000.00	\$100,000.00

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	Company	Response
Homeowners	Hanover Insurance	
Homeowners		
Homeowners		
Mobile Home	Hanover Insurance	
Mobile Home		
Mobile Home		
Personal Flood	Hanover Insurance	
Personal Flood		
Personal Flood		
Dwelling Fire	Hanover Insurance	
Dwelling Fire		
Dwelling Fire		
Inland Marine - Personal	Hanover Insurance	
Inland Marine - Personal		
Inland Marine - Personal		
Personal Automobile	Hanover Insurance	
Personal Automobile		
Personal Automobile		
Watercraft	Hanover Insurance	
Watercraft		
Watercraft		
Personal Umbrella	Hanover Insurance	
Personal Umbrella		
Personal Umbrella		

Premium Comparison

Coverage	Expiring	Renewal
Homeowners	\$4,648.00	\$5,387.00
Inland Marine - Personal	Included	Included
Personal Umbrella	Included	Included
Mobile Home	\$368.00	\$375.00
Personal Flood	\$157.00	\$172.00
Dwelling Fire	\$550.00	\$624.50
Personal Automobile	\$2,053.00	\$2,184.77
Watercraft	\$285.00	\$314.00
Total Premium	\$8,061.00	\$9,057.27

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 **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**

Phone: (555) 444-3000

Fax: (555) 444-3300

Email: info@HandLInsurance.com

www.HandLInsurance.com