

# Zynn Construction, Inc.

Presented on: June 5, 2023  
Presented by: Sam Higginbottom  
Casey Carlson

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

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## Statement from the Agency

### Who We Are?

We are happy to replace the wording on this page to match your agency's request. Please supply it in a Microsoft Word document to your proposal consultant, if possible.

### What We Do

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### Why We Do It

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## Our Service Team for You

|                         |                                  |
|-------------------------|----------------------------------|
| <b>Sam Higginbottom</b> | <b>Producer</b>                  |
| Phone                   | (555) 444-3333                   |
| Cell Phone              | (555) 442-2424                   |
| Email                   | shigginbottom@HandLInsurance.com |

|                      |                             |
|----------------------|-----------------------------|
| <b>Casey Carlson</b> | <b>Account Manager</b>      |
| Phone                | (555) 444-3340              |
| Email                | ccarlson@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  |

## Locations

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

## Policy Forms and Endorsements

| Number | Name                | Edition  |
|--------|---------------------|----------|
| T1254  | Terrorism Exclusion | 1/1/2001 |

# Property

| Company           | Policy Number | Policy Term          |
|-------------------|---------------|----------------------|
| Hanover Insurance | AB12CD8552    | 1/1/2023 to 1/1/2024 |

## Coverages

| Subject          | Amount      | Valuation | Coinsurance | Cause of Loss | Deductible |
|------------------|-------------|-----------|-------------|---------------|------------|
| Blanket Coverage |             |           |             |               |            |
| Blanket          | \$8,657,000 |           | 90%         | Broad         | \$5,000    |

| Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 |             |                  |     |           |          |
|--|-------------|------------------|-----|-----------|----------|
| Building #1, Central Office                                  |             |                  |     |           |          |
| Building   | \$1,000,000 | Replacement Cost | 90% | Broad     | \$10,000 |
|  |             |                  |     | Windstorm | 10%      |
| Contents   | \$500,000   | Replacement Cost | 90% | Special   | \$5,000  |
| Building #2, Workshop  |             |                  |     |           |          |
| Office Warehouse   | \$2,000,000 | Replacement Cost | 90% | Broad     | \$20,000 |
| Building #3, Garage  |             |                  |     |           |          |
| Building   | \$500,000   | Replacement Cost | 90% | Broad     | \$5,000  |
| Building #4, Lumber and Supplies Warehouse                   |             |                  |     |           |          |
| Building   | \$500,000   | Replacement Cost | 90% | Broad     | \$5,000  |
| Contents   | \$500,000   | Replacement Cost | 90% | Special   | \$5,000  |

| Location #2, 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005 |           |                   |     |         |         |
|---|-----------|-------------------|-----|---------|---------|
| Building #1, JDZ Buildings Office                                     |           |                   |     |         |         |
| Building  | \$120,000 | Actual Cash Value | 90% | Broad   | \$2,500 |
| Contents  | \$12,000  | Actual Cash Value | 90% | Special | \$2,500 |

| Location #3, 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007 |          |                  |     |         |         |
|---|----------|------------------|-----|---------|---------|
| Building #1, SCZ Office   |          |                  |     |         |         |
| Contents  | \$25,000 | Replacement Cost | 90% | Special | \$2,500 |

| Location #4, 85000 Ft. Worth Avenue, Grand Park, TX 75199-1235 |             |                   |     |         |          |
|--|-------------|-------------------|-----|---------|----------|
| Building #1, FTW Lumber Warehouse                              |             |                   |     |         |          |
| Building   | \$500,000   | Actual Cash Value | 90% | Special | \$5,000  |
| Contents   | \$1,500,000 | Replacement Cost  | 90% | Broad   | \$15,000 |
| Building #2, FTW Supply Warehouse                              |             |                   |     |         |          |
| Building   | \$500,000   | Actual Cash Value | 90% | Broad   | \$5,000  |
| Contents   | \$500,000   | Actual Cash Value | 90% | Special | \$5,000  |

| Location #5, 7548 E. Creek Point, Oak Center, TX 75195-2044 |           |                  |     |         |         |
|---|-----------|------------------|-----|---------|---------|
| Building #1, Oak Center Office                              |           |                  |     |         |         |
| Contents  | \$500,000 | Replacement Cost | 90% | Special | \$5,000 |

### 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 and Address   | Interest   |
|--|--|
| First National Bank, 2837 Central Ave., Grand Park, TX 75199 | Lienholder   |
| Timothy Jones, 715 Myers Rd., Oak Center, TX 75195-3022      | Loss Payee – Location 3, Building 1                    |
| Merchants Bank, 801 S. Briggs Rd., Oak Center, TX 75195-3084 | Additional Insured – Location 5, Building 1, Subject 1 |

### Additional Named Insureds

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

### Forms and Endorsements

| Number | Name   | Edition  |
|--------|--|----------|
| T2548  | Terrorism Exclusion                          | 1/1/2001 |
| G1254  | Pollution Exclusion – Location 3, Building 1 | 4/1/2014 |

## Statement of Values

| Subject  | Coinsurance | Cause of Loss | Valuation         | Value       |
|--|-------------|---------------|-------------------|-------------|
| <b>Blanket Coverage</b>  |             |               |                   |             |
| Blanket  | 90%         | Broad         |                   | \$8,657,000 |
| <b>Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>          |             |               |                   |             |
| Building #1, Central Office  |             |               |                   |             |
| Building   | 90%         | Broad         | Replacement Cost  | \$1,000,000 |
|  |             | Windstorm     |                   |             |
| Contents   | 90%         | Special       | Replacement Cost  | \$500,000   |
| Building #2, Workshop  |             |               |                   |             |
| Office Warehouse   | 90%         | Broad         | Replacement Cost  | \$2,000,000 |
| Building #3, Garage  |             |               |                   |             |
| Building   | 90%         | Broad         | Replacement Cost  | \$500,000   |
| Building #4, Lumber and Supplies Warehouse                                   |             |               |                   |             |
| Building   | 90%         | Broad         | Replacement Cost  | \$500,000   |
| Contents   | 90%         | Special       | Replacement Cost  | \$500,000   |
| <b>Location #2, 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b> |             |               |                   |             |
| Building #1, JDZ Buildings Office  |             |               |                   |             |
| Building   | 90%         | Broad         | Actual Cash Value | \$120,000   |
| Contents   | 90%         | Special       | Actual Cash Value | \$12,000    |
| <b>Location #3, 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007</b> |             |               |                   |             |
| Building #1, SCZ Office  |             |               |                   |             |
| Contents   | 90%         | Special       | Replacement Cost  | \$25,000    |
| <b>Location #4, 85000 Ft. Worth Avenue, Grand Park, TX 75199-1235</b>        |             |               |                   |             |
| Building #1, FTW Lumber Warehouse  |             |               |                   |             |
| Building   | 90%         | Special       | Actual Cash Value | \$500,000   |
| Contents   | 90%         | Broad         | Replacement Cost  | \$1,500,000 |
| Building #2, FTW Supply Warehouse  |             |               |                   |             |
| Building   | 90%         | Broad         | Actual Cash Value | \$500,000   |
| Contents   | 90%         | Special       | Actual Cash Value | \$500,000   |
| <b>Location #5, 7548 E. Creek Point, Oak Center, TX 75195-2044</b>           |             |               |                   |             |
| Building #1, Oak Center Office   |             |               |                   |             |
| Contents   | 90%         | Special       | Replacement Cost  | \$500,000   |



## Installation / Builders Risk

| Company           | Policy Number | Policy Term          |
|-------------------|---------------|----------------------|
| Hanover Insurance | AB12CD8552    | 1/1/2023 to 1/1/2024 |

### Coverages

| Description  | Limit                |
|--|----------------------|
| Location #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<br>Deductible                                     | \$100,000<br>\$1,000 |
| Flood<br>Deductible  | \$100,000<br>\$1,000 |

### Additional Coverages

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

### Additional Interests

| Name and Address  | Interest                        |
|---|---------------------------------|
| First National Bank, 2837 W. Central Ave., Grand Park, TX 95177   | Additional Interest             |
| Great Midwest Bank, 15900 W. Blue Mound Rd., Brookfield, WI 53005 | Additional Insured – Location 1 |

### Additional Named Insureds

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

### Forms and Endorsements

| Number | Name           | Edition  |
|--------|----------------|----------|
| 123    | Mold Exclusion | 5/5/2015 |

## Equipment Floater

| Company           | Policy Number | Policy Term          |
|-------------------|---------------|----------------------|
| Hanover Insurance | AB12CD8552    | 1/1/2023 to 1/1/2024 |

### 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 | Coinsurance | 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

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

## Electronic Data Processing

| Company           | Policy Number | Policy Term          |
|-------------------|---------------|----------------------|
| Hanover Insurance | AB12CD8552    | 1/1/2023 to 1/1/2024 |

### Coverages

| Subject  | Amount       | Valuation        | Coinsurance | Deductible |
|--|--------------|------------------|-------------|------------|
| Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 |              |                  |             |            |
| Building #1, Central Office                                  |              |                  |             |            |
| Computer Hardware - Owned                                    | \$500,000    | Replacement Cost | 90%         | \$5,000    |
| Data & Media (Software)                                      | \$500,000    | Replacement Cost | 90%         | \$5,000    |
| Mechanical Breakdown   | Not Included |                  |             |            |
| Flood  | Not Included |                  |             |            |
| Earthquake   | Included     |                  |             |            |

|   |              |  |  |  |
|---|--------------|--|--|--|
| Location #2, 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005 |              |  |  |  |
| Building #1, JDZ Buildings Office                                     |              |  |  |  |
| Computer Hardware - Owned   | \$100,000    |  |  |  |
| Data & Media (Software)   | \$150,000    |  |  |  |
| Mechanical Breakdown  | Included     |  |  |  |
| Flood   | Not Included |  |  |  |
| Earthquake  | Included     |  |  |  |

|   |              |                  |     |         |
|---|--------------|------------------|-----|---------|
| Location #3, 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007 |              |                  |     |         |
| Building #1, SCZ Office   |              |                  |     |         |
| Computer Hardware - Owned   | \$5,000      | Replacement Cost | 90% | \$500   |
| Data & Media (Software)   | \$15,000     | Replacement Cost | 90% | \$1,500 |
| Mechanical Breakdown  | Not Included |                  |     |         |
| Flood   | Not Included |                  |     |         |
| Earthquake  | Included     |                  |     |         |

|   |  |  |  |  |
|---|--|--|--|--|
| Location #5, 7548 E. Creek Point, Oak Center, TX 75195-2044 |  |  |  |  |
| Building #1, Oak Center Office                              |  |  |  |  |

### 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, 2837 Central Ave., Grand Park, TX 75199 | Lienholder |

| Name and Address   | Interest                                    |
|--|---|
| Bank of America, 2060 Lunge Rd., Oak Center, TX 75195        | Additional Insured - Location 1, Building 1 |
| First National Bank, 2837 Central Ave., Grand Park, TX 75199 | Loss Payee - Location 5, Building 1, Item 1 |

### Additional Named Insureds

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

### Forms and Endorsements

| Number | Name                            | Edition  |
|--------|---------------------------------|----------|
| 1      | Terrorism Exclusion             | 1/1/2001 |
| 2      | Sample - Location 1, Building 1 | 2/2/2002 |

## General Liability

| Company           | Policy Number | Policy Term          |
|-------------------|---------------|----------------------|
| Hanover Insurance | AB12CD8552    | 1/1/2023 to 1/1/2024 |

### 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    |
| Other - Per Claim                 | \$1,000    |

### Locations and Exposures

| Class Code   | Description | Exposure    | Premium Basis |
|--|-------------|-------------|---------------|
| Location # , 11488 S. Monroe Blvd., Grand Park, Texas 75199-1000 |             |             |               |
| Building #1, Central Office                                      |             |             |               |
| 12345  | Builders    | \$5,850,000 | Gross Sales   |
| Building #4, Lumber and Supplies Warehouse                       |             |             |               |
| 12346  | Lumber Yard | 570,000     | Area          |
| Location # , 57548 E. Creek Point, Oak Center, Texas 75195-2044  |             |             |               |
| Building #1, Oak Center Office                                   |             |             |               |
| 12345  | Builders    | \$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 and Address   | Interest                                      |
|--|---|
| First National Bank, 2837 Central Ave., Grand Park, TX 75199 | Additional Insured                            |
| First National Bank, 2837 Central Ave., Grand Park, TX 75199 | Lienholder – Location 1, Building 1           |
| First National Bank, 2837 Central Ave., Grand Park, TX 75199 | Loss Payee – Location 5, Building 1, Hazard 1 |

### Additional Named Insureds

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

### Forms and Endorsements

| Number | Name                                       | Edition  |
|--------|--|----------|
| D7580  | General Liability Declarations             | 5/1/2004 |
| G1257  | Leakage Exclusion – Location 1, Building 4 | 4/1/2014 |

## Crime

| Company           | Policy Number | Policy Term          |
|-------------------|---------------|----------------------|
| Hanover Insurance | AB12CD8552    | 1/1/2023 to 1/1/2024 |

## Coverages

| Description  | Limit                      | Deductible |
|--|----------------------------|------------|
| Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199-1000 |                            |            |
| Building #1, Central Office                                  |                            |            |
| Employee Dishonesty  | \$1,000,000                | \$10,000   |
| ERISA – Zynn Construction Employee Pension Aggregate         | \$1,000,000<br>\$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    |

|   |             |          |
|---|-------------|----------|
| Location #2, 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005 |             |          |
| Building #1, 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

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

## Forms and Endorsements

| Number | Name                              | Edition  |
|--------|-----------------------------------|----------|
| CD1250 | Crime Declarations                | 1/1/2001 |
| C1000  | Schedule – Location 1, Building 1 | 1/1/1994 |

## Business Auto

| Company           | Policy Number | Policy Term          |
|-------------------|---------------|----------------------|
| Hanover Insurance | AB12CD8552    | 1/1/2023 to 1/1/2024 |

### Coverages

| Description   | Limit       | Applies To                                   |
|---|-------------|--|
| Liability - Combined Single Limit                               | \$5,000,000 | All Owned Autos, Autos Specified on Schedule |
| Personal Injury Protection                                      |             | All Owned Autos                              |
| Medical Payments - Each Person                                  | \$100,000   | All Owned Autos                              |
| Uninsured / Underinsured Motorists - Bodily Injury - Ea. Person | \$250,000   | Any Auto, Autos Specified on Schedule        |
| Bodily Injury - Each Accident                                   | \$500,000   |  |
| Property Damage - Each Accident                                 | \$100,000   |  |
| Hired / Borrowed Liability                                      | Included    |  |
| Non-Owned Liability   | Included    |  |
| Comprehensive Deductible  | \$1,000     | All Owned Autos, Autos Specified on Schedule |
| Collision Deductible  | \$1,000     | All Owned Autos                              |
| Towing and Labor  | \$5,000     | Owned Private Passenger Autos                |

### Vehicles

| Veh | Year, Make, & Model       | VIN              | BI | Med Pay | PIP | UM | Comp Ded | Coll Ded |
|-----|---------------------------|------------------|----|---------|-----|----|----------|----------|
| 1   | 2015 GMC Terrain          | DFU1FD45ADF465   | x  |         | x   | x  | \$1,000  | \$500    |
| 2   | 2013 GMC C2500            | DF5D1542D1F5D45  |    | x       |     | x  | \$1,000  | \$500    |
| 3   | 2010 GMC Savanna G1500    | FLDKOI132121F2D  | x  | x       | x   |    | \$1,000  | \$500    |
| 4   | 2015 Ford F150 Supercrew  | GFKSPGO154L97689 |    | x       | x   | x  | \$1,000  | \$1,000  |
| 5   | 2014 Ford F150 Supercrew  | FD4154D12D1F6S4  |    | x       | x   | x  | \$1,000  | \$1,000  |
| 6   | 2014 Ford Transit Connect | DF897FJE544TY8S  |    | x       | x   | x  | \$1,000  | \$500    |

### Drivers

| Name             | Broadened PIP | Drive Other Car | ST | License Number | Date of Birth  |
|------------------|---------------|-----------------|----|----------------|----------------|
| James D. Zynn    | x             | x               | TX | On File        | On File        |
| Joe Green        |               |                 | TX | On File        | Please Provide |
| John Jenkins     | x             |                 | TX | On File        | On File        |
| Melody J. Walker |               | x               | TX | On File        | On File        |
| Sam Jones        |               |                 |    | Please Provide | Please Provide |
| Sarah C. Zynn    | x             | x               | TX | On File        | On File        |



### 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 and Address   | Interest               |
|--|------------------------|
| First National Bank, 2837 Central Ave., Grand Park, TX 75199 | Lienholder             |
| Bank of America, 2060 Lunge Rd., Grand Park, TX 75199-3328   | Lienholder - Vehicle 1 |
| Jeff Johnson, 1196 Hann Rd., Suite 200, Oak Center, TX 75195 | Loss Payee - Vehicle 4 |

### Additional Named Insureds

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

### Forms and Endorsements

| Number | Name                         | Edition  |
|--------|------------------------------|----------|
| CA7580 | Commercial Auto Declarations | 5/1/2004 |
| G1255  | Garage Exclusion - Vehicle 1 | 4/1/2014 |

## Commercial Umbrella

| Company           | Policy Number | Policy Term          |
|-------------------|---------------|----------------------|
| Hanover Insurance | AB12CD8552    | 1/1/2023 to 1/1/2024 |

### 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<br>Combined Single Limit  | Hanover Insurance / AB12CD8552 | 4/1/20 to 4/1/21 | \$500,000  |
| General Liability<br>Each Occurrence<br>General Aggregate<br>Products & Completed Operations Agg<br>Personal & Advertising Injury<br>Damage to Rented Premises<br>Medical Expenses | Hanover Insurance / AB12CD8552 | 4/1/20 to 4/1/21 | \$100,000<br>\$1,000,000<br>\$1,000,000<br>\$500,000<br>\$100,000<br>\$100,000 |
| Employers Liability<br>Each Accident<br>Disease Each Employee<br>Disease Policy Limit  | Hanover Insurance / AB12CD8552 | 4/1/20 to 4/1/21 | \$500,000<br>\$250,000<br>\$1,000,000  |
| Crime<br>Employee Dishonesty   | Hanover Insurance / AB12CD8552 | 4/1/20 to 4/1/21 | \$1,000,000  |
| Equipment Floater<br>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, 2837 Central Avenue, Grand Park, TX 75199 | Lienholder |

### Additional Named Insureds

| Insured       | Interest |
|---------------|----------|
| James D. Zynn | Partner  |

| Insured            | Interest           |
|--------------------|--------------------|
| Sarah C. Zynn      | Partner            |
| JDZ Buildings, LLC | Additional Insured |
| SCZ, LLC           | Additional Insured |

### Forms and Endorsements

| Number | Name                | Edition  |
|--------|---------------------|----------|
| T2548  | Terrorism Exclusion | 1/1/2001 |

## Worker's Compensation

| Company           | Policy Number | Policy Term          |
|-------------------|---------------|----------------------|
| Hanover Insurance | AB12CD8552    | 1/1/2023 to 1/1/2024 |

### 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

| St   | Code | Description  | Estimated Annual Payroll | Base Rate | Estimated Annual Premium |
|--|------|--|--------------------------|-----------|--------------------------|
| Location #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                    |
| Location #2, 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199 |      |  |                          |           |                          |
| TX   | 8810 | Clerical Office Employees NOC                                    | \$38,000                 | 0.75      | \$285                    |
| Location #3, 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199 |      |  |                          |           |                          |
| TX   | 8810 | Clerical Office Employees NOC                                    | \$42,000                 | 0.75      | \$315                    |
| Location #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                    |
| Location #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    |
| 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   | Direct             |
| Payment Plan   | Seven (7) payments |
| Down Payment   | 25%                |
| Audit Interval | Annual             |

## Included / Excluded Individuals

| Name                       | Title                   | Included | Excluded |
|----------------------------|-------------------------|----------|----------|
| Sarah C. Zynn              | Chief Financial Officer |          | x        |
| James D. Zynn - Location 1 | President               | x        |          |

### 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

| Number  | Name                                   | Edition  |
|---------|--|----------|
| WC99580 | Workers Compensation Declarations      | 5/1/2015 |
| T99580  | Texas Special Declaration – Location 1 | 5/5/2015 |

### Remarks

| Description   |
|---|
| Workers will be trained in Safety Management by 12/31/2023. |

## Marketing Summary

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

## 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. |  |



## Premium Summary

| Coverage                     | Premium   |
|------------------------------|-----------|
| Property                     | \$330,000 |
| 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                | \$330,000 |

# Coverage Checklist

| Coverage                              | Covered | Not Covered |
|---------------------------------------|---------|-------------|
| Business Owners Policy                |         | x           |
| Property                              | x       |             |
| Commercial Flood                      |         | x           |
| Installation / Builders Risk          | x       |             |
| Equipment Floater                     | x       |             |
| Electronic Data Processing            | x       |             |
| Accounts Receivable / Valuable Papers |         | x           |
| Boiler & Machinery                    |         | x           |
| Glass & Sign                          |         | x           |
| Motor Truck Cargo                     |         | x           |
| General Liability                     | x       |             |
| Crime                                 | x       |             |
| Business Auto                         | x       |             |
| Garage & Dealers                      |         | x           |
| Transportation                        |         | x           |
| Truckers / Motor Carriers             |         | x           |
| Commercial Umbrella                   | x       |             |
| Workers Compensation                  | x       |             |
|                                       | x       |             |

## Premium Comparison

| Coverage                     | Expiring | Renewal   |
|------------------------------|----------|-----------|
| Property                     |          | \$330,000 |
| 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                | \$0      | \$330,000 |

## Disclaimers / Disclosures

### Disclaimer

We are happy to replace the wording on this page to match your agency's request. Please supply it in a Microsoft Word document to your proposal consultant, if possible.

### Compensation Disclosure

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### Other Disclosures

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# 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



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

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