



Zynn Construction, Inc.

Presented on: June 5, 2023

Presented by: Sam Higginbottom

Casey Carlson

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

This document summarizes 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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Responsibilities

What We Do for You?

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 Are Asking You to Do?

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Our Service Team for You

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

Casey Carlson	Account Manager
Phone	(555) 444-3340
Email	ccarlson@HandLInsurance.com

Named Insureds

Insured	Interest	Add, Delete or Change?
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	Add, Delete or Change?
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	

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	Add, Delete, or Change?
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	

Subject	Amount	Valuation	Coinsurance	Cause of Loss	Deductible	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
T2548	Terrorism Exclusion	1/1/2001	
G1254	Pollution Exclusion - Location 3, Building 1	4/1/2014	

Installation / Builders Risk

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

Coverages

Description	Limit	Add, Delete, or Change?
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 Deductible	\$100,000 \$1,000	
Flood Deductible	\$100,000 \$1,000	

Additional Coverages

Description	Limit	Deductible	Add, Delete, or Change?
Emergency Medical Travel Insurance - Location 1	\$8,500	\$850	

Additional Interests

Name and Address	Interest	Add, Delete, or Change?
First National Bank, 2837 W. Central Ave., Grand Park, TX 95177	Additional Interest	
Great Midwest Bank, 15900 W. Mound Rd., Brookfield, WI 53005	Additional Insured - Location 1	

Additional Named Insureds

Insured	Interest	Add, Delete, or Change?
James D. Zynn	Partner	

Insured	Interest	Add, Delete, or Change?
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
Tools	\$5,000	90%	\$500,000	
Supplies	\$500	90%	\$150,000	

Scheduled Equipment

Item	Description	ID/Serial Number	Insurance Amount	Add, Delete, or Change?
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	Add, Delete, or Change?
Vandalism Endorsement	\$15,000	\$150	
Sample Coverage – Item 2	\$150,000	\$1,500	

Additional Named Insureds

Insured	Interest	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Lienholder	
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	Add, Delete, or Change?
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
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	

Class Code	Description	Exposure	Premium Basis	Add, Delete, or Change?
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	Add, Delete, or Change?
Tradeshow Samples Protection	\$15,000	\$1,500	
Mold Coverage - Location 1, Building 4	\$10,000	\$1,000	

Additional Interests

Name and Address	Interest	Add, Delete, or Change?
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	Add, Delete, or Change?
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
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	Add, Delete, or Change?
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 \$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	Add, Delete, or Change?
Looting Coverage	\$100,000	\$1,000	
Vandalism Coverage – Location 1, Building 1	\$125,000	\$1,000	

Additional Named Insureds

Insured	Interest	Add, Delete, or Change?
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
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	Add, Delete, or Change?
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 - Each 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	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
Additional Towing Coverage	\$10,000	\$1,000	
Commercial Auto Rental Reimbursement - Vehicle 1	\$10,000	\$1,000	

Additional Interests

Name and Address	Interest	Add, Delete, or Change?
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	Add, Delete, or Change?
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Commercial Umbrella

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

Coverages

Description	Limit	Add, Delete, or Change?
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	Add, Delete, or Change?
Automobile Liability Combined Single Limit	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000	
General Liability Each Occurrence General Aggregate Products & Completed Operations Agg Personal & Advertising Injury Damage to Rented Premises Medical Expenses	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$100,000 \$1,000,000 \$1,000,000 \$500,000 \$100,000 \$100,000	
Employers Liability Each Accident Disease Each Employee Disease Policy Limit	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000 \$250,000 \$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	Add, Delete, or Change?
Sample Coverage	\$1,000,000	\$10,000	

Additional Interests

Name and Address	Interest	Add, Delete, or Change?
First National Bank, 2837 Central Avenue, Grand Park, TX 75199	Lienholder	

Additional Named Insureds

Insured	Interest	Add, Delete, or Change?
James D. Zynn	Partner	
Sarah C. Zynn	Partner	
JDZ Buildings, LLC	Additional Insured	
SCZ, LLC	Additional Insured	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
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	

St	Code	Description	Estimated Annual Payroll	Base Rate	Estimated Annual Premium	Add, Delete, or Change?
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	Add, Delete, or Change?
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	
Deposit Premium		\$750	
State of Texas			
Total Factored Premium		\$45,003	
Deductible	0.20	\$50	
Experience Modification	0.99	\$-665	
Premium Discount	5.00	\$-2,263	
Expense Constant		\$200	
Taxes / Assessments		\$1,352	
Total Estimated Annual Premium of Texas		\$44,552	
Deposit Premium		\$11,138	

Billing / Audit Information

Description	Selection	Add, Delete, or Change?
Billing Plan	Direct	
Payment Plan	Seven (7) payments	
Down Payment	25%	
Audit Interval	Annual	

Included / Excluded Individuals

Name	Title	Included	Excluded	Add, Delete, or Change?
Sarah C. Zynn	Chief Financial Officer		x	
James D. Zynn – Location 1	President	x		

Additional Named Insureds

Insured	Interest	Add, Delete, or Change?
JDZ Buildings, LLC	Additional Named Insured	
SCZ, LLC	Additional Named Insured	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
WC99580	Workers Compensation Declarations	5/1/2015	
T99580	Texas Special Declaration – Location 1	5/5/2015	

Remarks

Description	Add, Delete, or Change?
Workers will be trained in Safety Management by 12/31/2023.	

Coverage Checklist

Coverage	Covered	Not Covered	Any Quotes?
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		

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		

Premium Comparison

Coverage	Issuing Company	Expiring	Renewal
Property	Hanover Insurance		\$330,000
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	\$330,000

Premium Summary

Coverage	Issuing Company	Premium
Property	Hanover Insurance	\$330,000
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		\$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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H & L Insurance
200 North Parkway
Grand Park, TX 75199

Phone: ((555) 444-3000
Fax: (555) 444-3300
Email: info@HandLInsurance.com
www.HandLInsurance.com