



Summary of Insurance

Prepared on June 5, 2023

Coverages as of

Zynn Construction, Inc.

1488 S. Monroe Ave., Unit E
Grand Park, TX 75199-1000

Property	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	AB12CD8552	1/1/2023 - 1/1/2024	\$330,000.00

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

Summary of Insurance (continued)

Subject	Amount	Valuation	Coinsurance	Cause of Loss	Deductible
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	Functional 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

Summary of Insurance (continued)

Installation / Builders Risk	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	AB12CD8552	1/1/2023 - 1/1/2024	Included

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 Deductible	\$100,000 \$1,000
Flood Deductible	\$100,000 \$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. 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

Summary of Insurance (continued)

Equipment Floater	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	AB12CD8552	1/1/2023 - 1/1/2024	Included

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

Summary of Insurance (continued)

Electronic Data Processing	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	AB12CD8552	1/1/2023 - 1/1/2024	Included

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
Bank of America, 2060 Lunge Rd., Oak Center, TX 75195	Additional Insured - Location 1, Building 1

Summary of Insurance (continued)

Name and Address	Interest
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	Premium
	Hanover Insurance	AB12CD8552	1/1/2023 - 1/1/2024	Included

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

Summary of Insurance (continued)

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

Summary of Insurance (continued)

Crime	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	AB12CD8552	1/1/2023 - 1/1/2024	Included

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 \$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

Summary of Insurance (continued)

Business Auto	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	AB12CD8552	1/1/2023 - 1/1/2024	Included

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 Bodily Injury – Ea.Accident Property Damage – Ea.Accident	\$250,000 \$500,000 \$100,000	Any Auto, Autos Specified on Schedule
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

Summary of Insurance (continued)

Description	Limit	Deductible
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	Premium
	Hanover Insurance	AB12CD8552	1/1/2023 - 1/1/2024	Included

Coverages

Description	Limit
Each Occurrence	\$5,000,000
Prod Comp Ops	\$5,000,000
Aggregate	\$5,000,000
Self-Insured Retention (SIR)	\$25,000

Underlying Coverages

Description	Carrier / Policy #	Policy Period	Limit
Automobile Liability Combined Single Limit	Hanover Insurance / AB12CD8552	4/1/20 to 4/1/21	\$500,000

Summary of Insurance (continued)

Description	Carrier / Policy #	Policy Period	Limit
General Liability Each Occurrence General Aggregate Products & Completed Operations Aggregate 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
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
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

Summary of Insurance (continued)

Worker's Compensation	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	AB12CD8552	1/1/2023 - 1/1/2024	Included

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
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Summary of Insurance (continued)

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

Summary of Insurance (continued)

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.