



Summary of Insurance

Prepared on June 5, 2023
 Coverages as of

James & Sarah Zynn

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

Homeowners	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	HO125744	8/15/22 - 8/15/23	

Coverages

Subject of Insurance	Amount
Location #1, 14250 S. Country Club Ct., Oak Center, TX 75195	
Residence	Primary
Coverage Form	Homeowners Form 2
Dwelling	\$1,500,000
Other Structures	\$50,000
Personal Property	\$150,000
Loss of Use	\$100,000
Personal Liability - Each Occurrence	\$500,000
Medical Payments - Each Person	\$250,000
Replacement Cost - Dwelling	Included
Replacement Cost - Contents	Included
Deductibles	
Personal Property - Other Perils	\$500
Personal Property - Wind / Hail	\$500
Personal Property - Theft	\$500
Building Ordinance or Law Coverage	
Aggregate	\$500,000
Debris Removal	Included
Earthquake	
Deductible	10%
Employers Liability	\$150,000
Number of Employees	2
Fire Department Service Charge	Included
Golf Cart Liability	Included
Golf Cart - Physical Damage	\$100,000
Identity Fraud Expense	Included
Mine Subsidence	\$23
Property Description	Sample Property Description
Plant, Shrubs, and Trees	Included
Refrigerated Food Products	Included

Summary of Insurance (continued)

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

Recreational Vehicles

Veh	Description
Location #1, 14250 S. Country Club Ct., Oak Center, TX 75195	
1	2015 GoKart S150
Location #2, 8750 S. Rockaway Beach Rd., Rockledge, FL 32956	
1	2017 GoKart S250

Additional Interests

Name and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured

Summary of Insurance (continued)

Name and Address	Interest
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Mortgagee – Location #2, 8750 S. Rockaway Beach Rd., Rockledge, FL 32956

Additional Named Insureds

Insured	Interest
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured
Zynn Construction, Inc.	Additional Named Insured

Forms and Endorsements

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

Remarks

Description
Client is preparing to update wiring and plumbing in 2024.

Personal Flood	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	HO125744	8/15/22 - 8/15/23	

Coverages

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

Additional Coverages

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

Summary of Insurance (continued)

Additional Interests

Name and Address	Interest
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Mortgagee

Inland Marine - Personal	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	HO125744	8/15/22 - 8/15/23	

Coverages

Property Class	Amount	Special Conditions
Bicycles	\$4,500	
Cameras	\$1,500	
Guns	\$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	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Loss Payee - Bicycles, Item # 2, 2016 Terra Trike Rover

Forms and Endorsements

Number	Name	Edition
T2548	Theft and Burglary - Guns	5/15/2005
T1245	Terrorism Exclusion	1/1/2001

Summary of Insurance (continued)

Personal Automobile	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	154F8E1154	8/15/22 - 8/15/23	

Vehicle Schedule

No.	Year, Make & Model	Vehicle Identification Number (VIN)
1	2010 GMC Terrain	FD421DF35E4S4A6
2	1995 Ford F150	45F478E487548369

Driver List

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

Coverages

Description	Limit / Deductible
Vehicle #1, 2010 GMC Terrain	
Liability Combined Single Limit	\$500,000
Personal Injury Protection Each Person	\$250,000
Auto Death Indemnity	\$100,000
Total Disability	\$500,000
Medical Payments – Each Person	\$500,000
Uninsured / Underinsured Motorists Combined Single Limit	\$500,000
Property Damage Deductible	\$250
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Towing and Labor	\$5,000
Vehicle Premium	\$1,250.28
Vehicle #2, 1995 Ford F150	
Liability Combined Single Limit	\$500,000
Personal Injury Protection Each Person	\$250,000
Auto Death Indemnity	\$100,000
Total Disability	\$500,000
Medical Payments – Each Person	\$500,000
Uninsured / Underinsured Motorists Combined Single Limit	\$500,000
Property Damage Deductible	\$250

Summary of Insurance (continued)

Description	Limit / Deductible
Comprehensive Deductible	\$1,000
Collision Deductible	\$1,000
Towing and Labor	\$5,000
Vehicle Premium	\$548.33

Additional Interests

Name and Address	Interest
Citizens Bank of Oak Center, 245 Broad St, Oak Center, TX 75195	Loss Payee
Bank of American, 2060 Lunge Rd., Grand Park, TX 75199	Lienholder - Vehicle #1, 2010 GMC Terrain

Additional Named Insureds

Insured	Interest
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured
Zynn Construction, Inc.	Additional Named Insured

Forms and Endorsements

Number	Name	Edition
CA7580	Personal Auto Declarations	5/4/2008
CA7240	Terrorism Exclusion - Vehicle 1	5/2/2020

Watercraft	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	I9DF485440	8/15/22 - 8/15/23	

Coverage

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

Summary of Insurance (continued)

Description	Limit	Deductible
Medical Payments	\$500,000	\$5,000
Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000
Bodily Injury – Each Person	\$1	\$7
Property Damage – Each Accident	\$8	\$9
Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000
Bodily Injury – Each Person	\$6	\$4
Property Damage – Each Accident	\$3	\$5

Hull #2, 2002 Open Water Freedom, ID #15794350		
Hull	\$25,000	
Trailer #2 – 2002 Rafts R Us DD1500 – ID #5463246	\$25,000	\$2,500
Liability – Combined Single Limit – Each Accident	\$500,000	
Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	
Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	

Hull #3, 2010 Fishing Waters Skimmer, ID #4F4DF4558158		
Hull	\$48,000	
Trailer #3 – 2008 Vanguard JT1700 – ID #4F6D6A5D4	\$25,000	\$2,500
Towing	\$1,500	

Motors and Trailers

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

Summary of Insurance (continued)

Scheduled Portable Accessories

Equipment	Year	Manufacturer	Model	Serial Number	Limit
Hull #2, 2002 Open Water Freedom					
Lifeboat/Tender	2005	General Sailing	S900	45456DF4	\$5,000
Ship to Shore Radio	2005	Airwaves	Xi200	24D6D345D	\$750
Hull #3, 2010 Fishing Waters Skimmer					
Fire Extinguisher	2015	Blaze Manufacturing	Stopper II	24F6D46S	\$750
Depth Sounder	2015	Deep Waters	Fish Finder V	54F65154841	\$1,500

Operator List

Name	Driver's License	State	Date of Birth
James D. Zynn	TX127548	TX	11/15/1980
Sarah C. Zynn	TX457503	TX	6/6/1982
Joe Green	TX1258546	TX	7/7/2000
Sam Jones			

Additional Coverages

Coverage	Limit	Deductible
Hull #1, 2015 Cobalt Speedster		
Vandalism Coverage	\$50,000	\$1,000
Theft and Burglary	\$50,000	
Hull #2, 2002 Open Water Freedom		
Windstorm / Hail	\$50,000	\$1,000

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, 2015 Cobalt Speedster

Forms and Endorsements

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

Summary of Insurance (continued)

Personal Umbrella	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	HO125744	8/15/22 - 8/15/23	

Coverages

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

Summary of Insurance (continued)

Underlying Coverages

Description	Limits
Automobile Liability, Policy Number: 154F8E1154, Effective: 12/20/2019 – 12/20/2020 with Hanover Insurance	
Combined Single Limit	\$500,000
Uninsured Motorist Liability Combined Single Limit	\$500,000
Homeowners, Policy Number: HO125744, Effective: 8/15/2020 – 8/15/2021 with Hanover Insurance	
Personal Liability – Each Occurrence	\$500,000
Renters, Policy Number: DW154522, Effective: 1/4/2020 – 1/4/2021 with Hanover Insurance	
Personal Liability – Each Occurrence	\$100,000
Watercraft, Policy Number: I9DF485440, Effective: 6/1/2020 – 6/1/2021 with Hanover Insurance	
Bodily Injury – Each Accident	\$500,000
Bodily Injury – Each Person	\$4
Property Damage – Each Accident	\$3
Uninsured Boaters	
Bodily Injury – Each Person	\$1
Property Damage – Each Accident	\$8
Personal Flood, Policy Number: HO125744, Effective: 8/15/2020 – 8/15/2021 with Hanover Insurance	
Each Occurrence	\$1,500,000

Additional Coverages

Description	Limit	Deductible
Terrorism Exclusion	\$100,000	\$1,000

Additional Named Insureds

Insured	Interest
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured
Zynn Construction, Inc.	Additional Named Insured