

# Agri-Business Proposal for Zynn Farms, LLC

Presented by: Sam Higginbottom

February 23, 2024



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## Agency Introduction

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## Your H & L Insurance Service Team

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

  

Joy Travnichek		Claims Representative
Phone		(555) 444-3345
Fax		(555) 444-3300
Email		jtravnichek@HandLInsurance.com

## Named Insureds

Named Insured	Agriculture Property	Agriculture Personal Property	Agriculture Liability
Zynn Farms, LLC	●	●	●
James D. Zynn, Individually	●	●	●
Sarah C. Zynn, Individually	●	●	●

## Named Insured Schedule

Interest	Insured
First Named Insured	Zynn Farms, LLC
Additional Named Insured	James D. Zynn, Individually
Additional Named Insured	Sarah C. Zynn, Individually

## Location Schedule

Loc	Address	Bldg	Description
1	1488 S. Monroe Blvd., Grand Park, TX 75199	1	Implement Shed
		2	Truck Garage
		3	Grain Elevator
		4	Barn
		5	Packing Shed
2	145 Outer Edge, Grand Park, TX 75199	1	Implement Shed
		2	Mechanics Shop
3	16804 Wheat Street, Grand Park, TX 75199	1	Implement Shed
		2	Hay Barn
		3	Grain Bin

## Agriculture Property

<b>Company</b>	Hanover Insurance
<b>Policy Number</b>	FJDUIER155-03
<b>Policy Period</b>	8/1/2023 to 8/1/2024

## Coverages

Subject	Amount	Valuation	Coinsurance	Cause of Loss	Deductible
<b>Blanket</b>					
Blanket	\$11,000,000	Replacement Cost	80%	Special	\$10,000
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199</b>					
<b>Building 1 - Implement Shed</b>					
Building	\$200,000	Replacement Cost	80%	Broad	\$10,000
				Windstorm	\$10,000
Contents	\$45,000	Replacement Cost	80%	Special	\$10,000
<b>Building 2 - Hay Barn</b>					
Building	\$400,000	Replacement Cost	80%	Special	\$10,000
Contents	\$1,500,000	Actual Cash Value	80%	Broad	\$10,000
<b>Building 3 - Grain Bin</b>					
Building	\$1,000,000	Replacement Cost	80%	Special	\$10,000
<b>Building 4 - Barn</b>					
Building	\$200,000	Replacement Cost	80%	Special	\$10,000
<b>Building 5 - Packing Shed</b>					
Building	\$450,000	Replacement Cost	80%	Special	\$10,000
<b>Location 2 - 145 Outer Edge, Grand Park, TX 75199</b>					
<b>Building 1 - Implement Shed</b>					
Building	\$190,000	Replacement Cost	80%	Special	\$10,000
Contents	\$475,000	Replacement Cost	80%	Special	\$10,000
<b>Building 2 - Hay Barn</b>					
Building	\$200,000	Replacement Cost	80%	Special	\$10,000
Contents	\$1,900,000	Actual Cash Value	80%	Broad	\$10,000
<b>Location 3 - 16804 Wheat Street, Grand Park, TX 75199</b>					
<b>Building 1 - Implement Shed</b>					
Building	\$158,000	Replacement Cost	80%	Special	\$10,000
Contents	\$31,500	Replacement Cost	80%	Special	\$10,000
<b>Building 2 - Hay Barn</b>					
Building	\$150,000	Replacement Cost	80%	Special	\$10,000
<b>Building 3 - Grain Bin</b>					
Building	\$115,000	Replacement Cost	80%	Special	\$10,000
Contents	\$250,000	Replacement Cost	80%	Special	\$10,000

## Additional Coverages

Description	Limit	Deductible
Vandalism Coverage	\$1,000,000	\$10,000
Theft and Burglary - Location 1, Building 2	\$200,000	\$20,000

## Additional Interests

Interest	Name
Additional Insured	First National Bank
Loss Payee - Location 1, Building 1	First National Bank
Lienholder - Location 3, Building 1, Subject 1	Bank of America

## Additional Named Insureds

Interest	Insured
Additional Named Insured	James D. Zynn, Individually
Additional Named Insured	Sarah C. Zynn, Individually

## Forms and Endorsements

Name	Number
Terrorism Exclusion	T2548
Pollution Exclusion - Location 1, Building 2	P1485



## Agriculture Personal Property

Company	Hanover Insurance
Policy Number	FJDUIER155-03
Policy Period	8/1/2023 to 8/1/2024

### Coverages

Description	Coinsurance	Cause of Loss	Deductible	Limit
<b>Blanket</b>				
Transit	80%	Basic	\$750	\$50,000
Miscellaneous Agriculture Machinery and Implements \$40,000 Per Item Max	80%	Special	\$750	\$75,000
Miscellaneous Tools, Equipment, and Supplies \$4,000 Per Item Max	80%	Special	\$750	\$40,000
Total Miscellaneous				\$115,000
Scheduled Farm Personal Property				\$375,000
Unscheduled Farm Personal Property - Total of All Categories				\$2,825,000
Unscheduled Farm Personal Property				\$1,350,000
Peak Season				\$1,100,000

#### Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199

Building 1 - Implement Shed

Building 2 - Truck Garage

Building 4 - Barn

#### Location 2 - 145 Outer Edge, Grand Park, TX 75199

Building 1 - Implement Shed

#### Location 3 - 16804 Wheat Street, Grand Park, TX 75199

Building 1 - Implement Shed

Building 2 - Hay Barn

### Peak Season

Description	From	To	Applies to	Limit
<b>Blanket</b>				
Oranges	7/1/20	10/31/20	Unscheduled	\$1,100,000

Description	From	To	Applies to	Limit
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199</b>				
Building 1 - Implement Shed				
Building 2 - Truck Garage				
Building 4 - Barn				
<b>Location 2 - 145 Outer Edge, Grand Park, TX 75199</b>				
Building 1 - Implement Shed				
<b>Location 3 - 16804 Wheat Street, Grand Park, TX 75199</b>				
Building 1 - Implement Shed				
Building 2 - Hay Barn				

## Exclusion from Blanket Coverage

Property Class	Sub-Class	Items	Value
<b>Blanket</b>			
Livestock	Beef Calves	Angus Deliveries	\$12,500
Livestock	Dairy Calves	Holstein Deliveries	\$15,000
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199</b>			
<b>Building #1, Implement Shed</b>			
Agriculture Produce	Oats	12180	\$180,000
Livestock	Beef Calves	175	\$175,000
<b>Building #2, Truck Garage</b>			
<b>Building #4, Barn</b>			
<b>Location 2 - 145 Outer Edge, Grand Park, TX 75199</b>			
<b>Building #1, Implement Shed</b>			
<b>Location 3 - 16804 Wheat Street, Grand Park, TX 75199</b>			
<b>Building #1, Implement Shed</b>			
<b>Building #2, Hay Barn</b>			

## Scheduled Farm Personal Property - Equipment

Item	Description	Serial Number	Cause of Loss	Limit	Deductible
<b>Blanket</b>					
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199</b>					
<b>Building #1, Implement Shed</b>					
1	2015 GMC Milker	KFUJO9878DF6789	Special	\$75,000	\$1,000
2	2017 GMC Terrain	879D68689DF6G	Basic	\$30,000	\$500
3	2000 John Deere Plow 142	F5458741	Basic	\$25,000	\$1,000
4	2014 Allis Chalmers R1444	754134631X	Special	\$70,000	\$5,000
5	2014 Kawasaki XX150	1354E219D4S	Basic	\$10,000	\$1,000
<b>Building #2, Truck Garage</b>					

Item	Description	Serial Number	Cause of Loss	Limit	Deductible
<b>Location 2 - 145 Outer Edge, Grand Park, TX 75199</b>					
<b>Building #1, Implement Shed</b>					
1	2002 Ford F150	54DF87D982543 4	Basic	\$30,000	\$1,000
<b>Location 3 - 16804 Wheat Street, Grand Park, TX 75199</b>					
<b>Building #1, Implement Shed</b>					
1	2014 Chevrolet S10	588948687SDF1S	Broad	\$30,000	\$1,000
<b>Building #2, Hay Barn</b>					

## Scheduled Farm Personal Property - Non-Equipment

Item	Description	Cause of Loss	Limit	Deductible
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199</b>				
<b>Building 2 - Truck Garage</b>				
1	Lightning Flash Welder XE5	Special	\$15,000	\$1,000
<b>Location 2 - 145 Outer Edge, Grand Park, TX 75199</b>				
<b>Building 1 - Implement Shed</b>				
1	Lift 'em High Automatic Hoist	Special	\$90,000	\$1,000

## Unscheduled Farm Personal Property

Description	Cause of Loss	Unit Price	Value	Deductible
<b>Blanket - Agriculture Produce</b>				
Barley	Windstorm	\$5	\$50,000	\$500
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199 - Livestock</b>				
<b>Building 4 - Barn</b>				
Beef Calves	Total Coverage	\$2,000	\$750,000	\$10,000
<b>Location 3 - 16804 Wheat Street, Grand Park, TX 75199 - Agriculture Produce</b>				
<b>Building 2 - Hay Barn</b>				
Hay	Special	\$100	\$550,000	\$10,000

## Additional Coverages

Description	Limit	Deductible
Special Loss Settlement	\$150,000	\$1,500
Voluntary Property Damage - Location 1, Building 1	\$250,000	\$2,500

## Additional Interests

Interest	Name
Additional Insured	First National Bank
Loss Payee - Location 1, Building 1	First National Bank
Loss Payee - Location 1, Building 1, Item 2	First National Bank
Loss Payee - Location 1, Building 2	First National Bank

Interest	Name
Lienholder - Location 3, Building 1	Bank of American

## Additional Named Insureds

Interest	Insured
Additional Named Insured	James D. Zynn, Individually
Additional Named Insured	Sarah C. Zynn, Individually

## Forms and Endorsements

Name	Number
Terrorism Exclusion	T2548
Crime Declarations - Location 2, Building 1	CD1250

## Agriculture Liability

<b>Company</b>	Homeland Insurance Company of New York
<b>Policy Number</b>	FJDUIER155-03
<b>Policy Period</b>	8/1/2023 to 8/1/2024

### Coverages

Description	Limit
<b>Blanket</b>	
Bodily Injury and Property Damage Each Occurrence	\$75,000
General Aggregate	\$150,000
Personal and Advertising Injury Protection Each Occurrence	\$75,000
General Aggregate	\$150,000
Medical Payments Any One Person	\$7,500
Each Occurrence	\$15,000
Property Damage Liability Fire Damage - Any One Fire	\$400,000
Damage to Property of Others	\$200,000
Farm Personal Liability	Yes
Additional Farm Premises Maintained by Named Insured Deductible	\$75,000 \$1,000
Custom Farming Receipts Deductible	\$75,000 \$5,000
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199</b>	
<b>Building 1 - Implement Shed</b>	
Bodily Injury and Property Damage Each Occurrence	\$90,000
General Aggregate	\$180,000
Personal and Advertising Injury Protection Each Occurrence	\$50,000
General Aggregate	\$10,000
Medical Payments Any One Person	\$75,000
Each Occurrence	\$150,000
Property Damage Liability Fire Damage - Any One Fire	\$450,000
Damage to Property of Others	\$200,000
Farm Personal Liability	Yes
<b>Building 3 - Grain Elevator</b>	

Description	Limit
<b>Location 2 - 145 Outer Edge, Grand Park, TX 75199</b>	
<b>Building 1 - Implement Shed</b>	
Bodily Injury and Property Damage Each Occurrence	\$75,000
General Aggregate	\$150,000
Personal and Advertising Injury Protection Each Occurrence	\$75,000
General Aggregate	\$150,000
Medical Payments Any One Person	\$75,000
Each Occurrence	\$150,000
Property Damage Liability Fire Damage - Any One Fire	\$250,000
Damage to Property of Others	\$100,000
<b>Location 3 - 16804 Wheat Street, Grand Park, TX 75199</b>	
<b>Building 1 - Implement Shed</b>	
Bodily Injury and Property Damage Each Occurrence	\$75,000
General Aggregate	\$150,000
Bodily Injury and Property Damage Each Occurrence	\$75,000
General Aggregate	\$150,000
Personal and Advertising Injury Protection Each Occurrence	\$75,000
General Aggregate	\$150,000

### Additional Coverages & Rating Basis

Description	Rate	Premium Basis
<b>Blanket</b>		
Initial Farm Premises Acres - 350		
Total Acreage for All Locations, Including Initial Farm Premises Acres - 700		
Additional Farm Premises Maintained by Named Insured Location 2 - 145 Outer Edge, Grand Park, TX 75199		
Additional Non-Farm Premises Occupied by Insured - Seasonal		
Custom Farming Receipts - \$150,000	1.551%	Cubic Feet
Limited Farm Pollution Liability - \$750,000 Limit		
Animal Collision - \$150,000 Limit per Head - 70 Number of Head	1.175%	Number of Cows Milked
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199</b>		
<b>Building 1 - Implement Shed</b>		
<b>Building 3 - Grain Elevator</b>		
<b>Location 2 - 145 Outer Edge, Grand Park, TX 75199</b>		
<b>Building 1 - Implement Shed</b>		
<b>Location 3 - 16804 Wheat Street, Grand Park, TX 75199</b>		
<b>Building 1 - Implement Shed</b>		

## Incidental Business Activities

Activity	Receipts
<b>Blanket Coverage</b>	
Property in the Care of a Common or Contract Carrier	\$750,000
<b>Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199</b>	
Building 1 - Implement Shed	
Building 3 - Grain Elevator	
<b>Location #2, 145 Outer Edge, Grand Park, TX 75199</b>	
Building 1 - Implement Shed	
<b>Location #3, 16804 Wheat Street, Grand Park, TX 75199</b>	
Building 1 - Implement Shed	

## Additional Interests

Interest	Name
Additional Insured	First National Bank
Loss Payee - Location 2, Building 1	Merchants Bank

## Additional Named Insureds

Interest	Insured
Additional Named Insured	James D. Zynn, Individually
Additional Named Insured	Sarah C. Zynn, Individually

## Forms and Endorsements

Name	Number
Terrorism Exclusion	T1254
Crime Declarations - Location 2, Building 1	CD1250

## Remarks

Description
Grain Silos - Leased to Another Farm - Location 1, Building 3

## Coverage Checklist

Coverage	Covered	Not Covered
Agricultural Property	●	
Agricultural Personal Property	●	
Agricultural Liability	●	
	●	



## Marketing Summary

Company	Coverage	Response
Hanover Insurance	Agriculture Property	
	Agriculture Personal Property	
Homeland Insurance Company of New York	Agriculture Liability	

## Premium Comparison

Coverage	Expiring	Renewal
Agriculture Property		\$31,548
Agriculture Personal Property		Included
Agriculture Liability		Included
<b>Total Premium</b>	<b>\$0</b>	<b>\$31,548</b>

## Premium Summary

Coverage	Premium
Agriculture Property	\$31,548
Agriculture Personal Property	Included
Agriculture Liability	Included
<b>Total Premium</b>	<b>\$31,548</b>

## Disclaimers / Disclosures

### Disclaimer

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### Compensation Disclosure

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## Subjectivities

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Description	Recommendation	
If a table is preferred, you may use this one.	If a table is not preferred, simply delete these rows.	

## Proposal Acceptance

- I accept this proposal for Zynn Farms, LLC as presented to me.
- I accept this proposal for Zynn Farms, LLC with the following changes completed.

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\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date

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

Phone: (555) 444-3300  
Fax: (555) 444-3300  
Email: [info@HandLInsurance.com](mailto:info@HandLInsurance.com)  
[www.HandLInsurance.com](http://www.HandLInsurance.com)

