



Policy Comparative  
for  
**Zynn Construction, Inc.**

Presented by:  
Sam Higginbottom

February 23, 2024

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## Agency Introduction

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.

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## Your H &amp; L Insurance Service Team

Sam Higginbottom		Producer
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Casey Carlson		Account Manager
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Joy Travnichek		Claims Representative
Phone	(555) 444-3345	
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## Named Insureds

Named Insured	Property	Installation / Builders Risk	Equipment Floater	Electronic Data Processing	General Liability	Crime	Business Auto	Commercial Umbrella	Worker's Compensation
Zynn Construction, Inc.	●	●	●	●	●	●	●	●	●
JDZ Buildings, LLC	●	●	●	●	●	●	●	●	●
James D. Zynn, Individually	●	●	●	●	●	●	●	●	
Sarah C. Zynn, Individually	●	●	●	●	●	●	●	●	
SCZ, LLC	●	●	●	●	●	●	●	●	●

## Named Insured Schedule

Interest	Insured
First Named Insured	Zynn Construction, Inc.
Partner	James D. Zynn, Individually
Partner	Sarah C. Zynn, Individually
Additional Insured	JDZ Buildings, LLC
Additional Insured	SCZ, LLC

## Location Schedule

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

## Policy Forms and Endorsements

Name	Number
Terrorism Exclusion	T1254

# Property

1/1/2023 to 1/1/2024 Carrier	1/1/2024 to 1/1/2025 Carrier
Hanover Insurance	Hanover Insurance

## Coverages

Subject	Valuation	Coinsurance	Cause of Loss	Deductible	23-24 Amount	24-25 Amount
<b>Blanket</b>						
Blanket		90%	Broad	\$5,000	\$8,657,000	\$8,570,000
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>						
<b>Building 1 - Central Office</b>						
Building	Replacement Cost	90%	Broad	\$10,000	\$1,000,000	\$500,000
			Windstorm	1%		
Contents	Replacement Cost	90%	Special	\$5,000	\$500,000	\$300,000
<b>Building 2 - Workshop</b>						
Building	Replacement Cost	90%	Broad	\$20,000	\$2,000,000	\$1,500,000
			Windstorm	10%		
<b>Building 3 - Garage</b>						
Building	Replacement Cost	90%	Broad	\$5,000	\$500,000	\$470,000
			Windstorm	10%		
<b>Building 4 - Lumber and Supplies Warehouse</b>						
Building	Replacement Cost	90%	Broad	\$5,000	\$500,000	\$479,000
			Windstorm	10%		
Contents	Replacement Cost	90%	Special	\$5,000	\$500,000	\$47,900
<b>Location 2 - 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b>						
<b>Building 1 - JDZ Buildings Office</b>						
Building	Actual Cash Value	90%	Broad	\$2,500	\$120,000	\$100,000
Contents	Actual Cash Value	90%	Special	\$2,500	\$12,000	\$10,000

Subject	Valuation	Coinsurance	Cause of Loss	Deductible	23-24 Amount	24-25 Amount
<b>Location 3 - 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007</b>						
<b>Building 1 - SCZ Office</b>						
Contents	Replacement Cost	90%	Special	\$2,500	\$25,000	\$23,000
<b>Location 4 - 85000 Ft. Worth Avenue, Grand Park, TX 75199-1235</b>						
<b>Building 1 - FTW Lumber Warehouse</b>						
Building	Actual Cash Value	90%	Special	\$5,000	\$500,000	\$450,000
			Windstorm	10%		
Contents	Replacement Cost	90%	Broad	\$15,000	\$1,500,000	\$45,000
<b>Building 2 - FTW Supply Warehouse</b>						
Building	Actual Cash Value	90%	Broad	\$5,000	\$500,000	\$445,000
			Windstorm	10%		
Contents	Actual Cash Value	90%	Special	\$5,000	\$500,000	\$44,500
<b>Location 5 - 7548 E. Creek Point, Oak Center, TX 75195-2044</b>						
<b>Building 1 - Oak Center Office</b>						
Contents	Replacement Cost	90%	Special	\$5,000	\$500,000	\$370,000

## 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

Interest	Name
Lienholder	First National Bank
Loss Payee - Location 3, Building 1	Timothy Jones
Additional Insured - Location 5, Building 1, Subject 1	Merchants Bank



## Additional Named Insureds

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

## Forms and Endorsements

Name	Number
Terrorism Exclusion	T2548
Pollution Exclusion - Location 3, Building 1	G1254

## Installation / Builders Risk

1/1/2023 to 1/1/2024 Carrier	1/1/2024 to 1/1/2025 Carrier
Hanover Insurance	Hanover Insurance

## Coverages

Description	23-24 Limit	24-25 Limit
Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
At Any One Location		\$100,000
At Temporary Location	\$100,000	\$100,000
Transit	\$50,000	\$50,000
Cause of Loss	Special	Special
Deductible	\$1,000	\$1,000
Earthquake Deductible	\$100,000 \$1,000	\$100,000 \$1,000
Flood Deductible	\$100,000 \$1,000	\$100,000 \$1,000

## Additional Coverages

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

## Additional Interests

Interest	Name
Additional Interest	First National Bank
Additional Insured - Location 1	Great Midwest Bank

## Forms and Endorsements

Name	Number
Mold Exclusion	123

## Equipment Floater

1/1/2023 to 1/1/2024 Carrier	1/1/2024 to 1/1/2025 Carrier
Hanover Insurance	Hanover Insurance

### Coverages

Description	23-24 Value	24-25 Value
Coverage Type	Scheduled	Scheduled
Coverage Form	Named perils	Named perils
Valuation	Replacement Cost	Replacement Cost
Total Scheduled Amount	\$355,000	\$344,000
Coinsurance	90%	90%
Deductible	\$10,000	\$10,000

### Unscheduled Equipment

Description	Maximum Item	Coinsurance	Amount
Tools	\$5,000	90%	\$475,000
Supplies	\$500	90%	\$125,000

### Scheduled Equipment

Item	Description	ID/Serial Number	Amount
1	2015 Caterpillar S845 Earthmover	DKFJI08978	\$145,000
2	1995 Caterpillar 4825 Backhoe	UIER79DHK0	\$120,000
3	2002 Ford DX125 Backhoe	1FD745D	\$79,000
		Equipment Total	\$344,000

### Additional Coverages

Description	Limit	Deductible
Vandalism Endorsement	\$15,000	\$150
Sample Coverage - Item 2	\$150,000	\$1,500

## Additional Named Insureds

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

# Electronic Data Processing

1/1/2023 to 1/1/2024 Carrier			1/1/2024 to 1/1/2025 Carrier		
Hanover Insurance			Hanover Insurance		

## Coverages

Subject	Valuation	Coinsurance	Deductible	23-24 Amount	24-25 Amount
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>					
<b>Building 1 - Central Office</b>					
Hardware - Owned	Replacement Cost	90%	\$5,000	\$500,000	\$500,000
Data & Media (Software)	Replacement Cost	90%	\$5,000	\$500,000	\$500,000
Mechanical Breakdown				Not Included	Not Included
Flood				Not Included	Not Included
Earthquake				Included	Included
<b>Location 2 - 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b>					
<b>Building 1 - JDZ Buildings Office</b>					
Hardware - Owned				\$100,000	\$100,000
Data & Media (Software)				\$150,000	\$150,000
Mechanical Breakdown				Included	Included
Flood				Not Included	Not Included
Earthquake				Included	Included
<b>Location 3 - 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007</b>					
<b>Building 1 - SCZ Office</b>					
Hardware - Owned	Replacement Cost	90%	\$500	\$5,000	\$5,000
Data & Media (Software)	Replacement Cost	90%	\$1,500	\$15,000	\$15,000
Mechanical Breakdown				Not Included	Not Included
Flood				Not Included	Not Included
Earthquake				Included	Included
<b>Location 5 - 7548 E. Creek Point, Oak Center, TX 75195-2044</b>					
<b>Building 1 - Oak Center Office</b>					

## 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	Interest
Lienholder	First National Bank
Additional Insured - Location 1, Building 1	Bank of America
Loss Payee - Location 5, Building 1, Item 1	First National Bank

## Additional Named Insureds

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

## Forms and Endorsements

Name	Number
Terrorism Exclusion	1
Sample - Location 1, Building 1	2

## General Liability

1/1/2023 to 1/1/2024 Carrier	1/1/2024 to 1/1/2025 Carrier
Hanover Insurance	Hanover Insurance

### Coverages

Description	23-24 Limit	24-25 Limit
General Aggregate	\$1,000,000	\$1,000,000
Products / Completed Operations Aggregate	\$1,000,000	\$500,000
Each Occurrence	\$100,000	\$100,000
Personal & Advertising Injury	\$500,000	\$450,000
Fire Damage - Any One Fire	\$100,000	\$95,000
Medical Expense - Any One Person	\$100,000	\$100,000
Employee Benefits - Claims Made	\$500,000	\$475,000
Employee Benefits Aggregate	\$1,000,000	\$950,000

### Deductibles

Description	23-24 Deductible	24-25 Deductible
Property Damage - Per Claims Made	\$10,000	\$5,000
Bodily Injury - Per Claims Made	\$5,000	\$2,000
Other - Per Claim	\$1,000	\$500

### Locations and Exposures

Class Code	Description	Premium Basis	23-24 Exposure	24-25 Exposure
Location 1 - 1488 S. Monroe Blvd., Grand Park, Texas 75199-1000				
12345	Builders	Gross Sales	\$5,850,000	\$5,850,000
12346	Lumber Yard	Area	570,000	570,000
Location 5 - 7548 E. Creek Point, Oak Center, Texas 75195-2044				
12345	Builders	Gross Sales	\$2,000,000	\$2,000,000

## Additional Coverages

Description	Limit	Deductible
Tradeshow Samples Protection	\$15,000	\$1,500
Mold Coverage - Location 1, Building 4	\$10,000	\$1,000

## Additional Interests

Interest	Name
Additional Insured	First National Bank
Lienholder - Location 1, Building 1	First National Bank
Loss Payee - Location 5, Building 1, Hazard 1	First National Bank

## Additional Named Insureds

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

## Forms and Endorsements

Name	Number
General Liability Declarations	D7580
Leakage Exclusion - Location 1, Building 4	G1257



## Crime

1/1/2023 to 1/1/2024 Carrier	1/1/2024 to 1/1/2025 Carrier
Hanover Insurance	Hanover Insurance

## Coverages

Description	Deductible	23-24 Limit	24-25 Limit
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>			
<b>Building 1 - Central Office</b>			
Employee Dishonesty	\$10,000	\$1,000,000	\$1,000,000
ERISA - Zynn Construction Employee Pension Aggregate		\$1,000,000	\$1,000,000
Forgery or Alteration	\$5,000	\$500,000	\$500,000
Inside the Premises			
Theft of Money and Securities - Blanket	\$5,000	\$500,000	\$500,000
Robbery or Burglary of Other Property - Blanket	\$5,000	\$500,000	\$500,000
Outside the Premises			
Other Property	\$5,000	\$500,000	\$500,000
<b>Location 2 - 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b>			
<b>Building 1 - JDZ Buildings Office</b>			
Employee Dishonesty	\$10,000	\$1,000,000	\$1,000,000
Inside the Premises			
Theft of Money and Securities - Blanket	\$5,000	\$500,000	\$500,000

## Additional Coverages

Description	Limit	Deductible
Looting Coverage	\$100,000	\$1,000
Vandalism Coverage - Location 1, Building 1	\$125,000	\$1,000

## Additional Named Insureds

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

## Forms and Endorsements

Name	Number
Crime Declarations	CD1250
Schedule - Location 1, Building 1	C1000

## Business Auto

1/1/2023 to 1/1/2024 Carrier	1/1/2024 to 1/1/2025 Carrier
Hanover Insurance	Hanover Insurance

### Coverages

Description	23-24 Limit	24-25 Limit	Applies To
Liability - Combined Single Limit	\$5,000,000	\$250,000	(2) All Owned Autos, (7) Autos Specified on Schedule
Personal Injury Protection			(2) All Owned Autos
Medical Payments - Ea. Person	\$100,000	\$75,000	(7) Autos Specified on Schedule
Uninsured / Underinsured Motorists	\$250,000		(1) Any Auto, (7) Autos Specified on Schedule
Bodily Injury - Ea. Person	\$500,000	\$500,000	
Bodily Injury - Ea. Accident	\$100,000	\$1,000,000	
Hired / Borrowed Liability	Included	Included	
Non-Owned Liability	Included	Included	
Comprehensive Deductible	\$1,000	\$500	(2) All Owned Autos, (7) Autos Specified on Schedule
Collision Deductible	\$1,000	\$500	(2) All Owned Autos
Towing and Labor	\$5,000	\$2,500	(3) Owned Private Passenger Autos

### Vehicles

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

## Drivers

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

Interest	Name
Lienholder	First National Bank
Loss Payee - Vehicle 4	Jeffery Johnson

## Additional Named Insureds

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

## Forms and Endorsements

Name	Number
Commercial Auto Declarations	CA7580
Garage Exclusion - Vehicle 1	G1255

## Commercial Umbrella

1/1/2023 to 1/1/2024 Carrier	1/1/2024 to 1/1/2025 Carrier
Hanover Insurance	Hanover Insurance

## Coverages

Description	23-24 Limit	24-25 Limit
Each Occurrence	\$5,000,000	\$2,000,000
Prod Comp Ops	\$5,000,000	\$2,000,000
Aggregate	\$5,000,000	\$4,000,000
Self-Insured Retention (SIR)	\$25,000	\$20,000

## 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
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
Sample Coverage	\$1,000,000	\$10,000

## Additional Interests

Interest	Name
Lienholder	First National Bank

## Additional Named Insureds

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

## Forms and Endorsements

Name	Number
Terrorism Exclusion	T2548

# Worker's Compensation

1/1/2023 to 1/1/2024 Carrier	1/1/2024 to 1/1/2025 Carrier
Hanover Insurance	Hanover Insurance

## Coverages

Description	23-24 Limit	24-25 Limit
Employers Liability: Each Accident	\$500,000	\$500,000
Employers Liability: Disease - Policy Limit	\$1,000,000	\$1,000,000
Employers Liability: Disease - Each Employee	\$250,000	\$250,000
Workers Compensation: Statutory Benefit	Included	Included

## Locations & Classifications

St	Code	Description	23-24 Estimated Annual Payroll	24-25 Estimated Annual Payroll
Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199-1000				
TX	1463	Asphalt Works: Operated by Road Paving Contractors	\$125,000	\$100,000
TX	5403	Apartment Buildings and Motels - Erection - Wood Frame & Drivers	\$4,502,502	\$4,250,000
TX	8058	Lumber Yard - Commercial: Store Employees	\$52,000	\$45,000
TX	8810	Clerical Office Employees NOC	\$45,000	\$40,000
Location 2 - 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199				
TX	8810	Clerical Office Employees NOC	\$38,000	\$33,500
Location 3 - 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199				
TX	8810	Clerical Office Employees NOC	\$42,000	\$38,500
Location 4 - 85000 Ft. Worth Avenue, Grand Park, TX 75199				
TX	5403	Apartment Buildings and Motels - Erection - Wood Frame & Drivers	\$125,410	\$120,000
TX	8058	Lumber Yard - Commercial: Store Employees	\$250,000	\$200,000
TX	8810	Clerical Office Employees NOC	\$30,000	\$27,500
Location 5 - 7548 E. Creek Point, Oak Center, TX 75195				
TX	8810	Clerical Office Employees NOC	\$78,500	\$72,500

## 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	0.95	-\$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		\$44,629
Minimum Premium		\$42,000
Deposit Premium		\$11,138

## Billing / Audit Information

Description	Selection
Billing Plan	Agency
Payment Plan	Seven (7) payments



Description	Selection
Down Payment	25%
Audit Interval	Annual

### Included / Excluded Individuals

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

### 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

Interest	Insured
Additional Named Insured	JDZ Buildings, LLC
Additional Named Insured	SCZ, LLC

### Forms and Endorsements

Name	Number
Workers Compensation Declarations	WC99580
Texas Special Declaration - Location 1	T99580

# Marketing Summary

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

## Premium Comparison

Coverage	2023 - 2024.	2024 - 2025.
Property	\$405,000	\$463,407
Installation / Builders Risk	Included	Included
Equipment Floater	Included	Included
Electronic Data Processing	Included	Included
General Liability	Included	Included
Crime	Included	Included
Business Auto	Included	Included
Commercial Umbrella	Included	Included
Worker's Compensation	Included	Included
<b>Total Premium</b>	<b>\$405,000</b>	<b>\$463,407</b>

## 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.	

## 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.
  
- I accept this proposal for Zynn Construction, Inc. with the following changes completed.

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\_\_\_\_\_  
Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date



H & L Insurance  
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