




Commercial Proposal
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 & L Insurance Service Team

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

Casey Carlson		Account Manager
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Joy Travnicek		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

Loc	Address	Bldg	Description
1	1488 S. Monroe Blvd., Grand Park, TX 75199	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	1	FTW Lumber Warehouse
		2	FTW Supply Warehouse
5	7548 E. Creek Point, Oak Center, TX 75195	1	Oak Center Office

Policy Forms and Endorsements

Name	Number
Terrorism Exclusion	T1254

Property

Company	Hanover Insurance
Policy Number	AB12CD8552-02
Policy Period	1/1/2024 to 1/1/2025

Coverages

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

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	\$450,000	Actual Cash Value	90%	Special	\$5,000
				Windstorm	10%
Contents	\$45,000	Replacement Cost	90%	Broad	\$15,000
Building 2 - FTW Supply Warehouse					
Building	\$445,000	Actual Cash Value	90%	Broad	\$5,000
				Windstorm	10%
Contents	\$44,500	Actual Cash Value	90%	Special	\$5,000
Location 5 - 7548 E. Creek Point, Oak Center, TX 75195-2044					
Building 1 - Oak Center Office					
Contents	\$370,000	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

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

Company	Hanover Insurance
Policy Number	AB12CD8552-02
Policy Period	1/1/2024 to 1/1/2025

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

Interest	Name
Additional Interest	First National Bank
Additional Insured - Location 1	Great Midwest 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
Mold Exclusion	123

Equipment Floater

Company	Hanover Insurance
Policy Number	AB12CD8552-02
Policy Period	1/1/2024 to 1/1/2025

Coverages

Description	Value
Coverage Type	Scheduled
Coverage Form	Named perils
Valuation	Replacement Cost
Total Scheduled Amount	\$344,000
Coinsurance	90%
Deductible	\$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

Company	Hanover Insurance
Policy Number	AB12CD8552-02
Policy Period	1/1/2024 to 1/1/2025

Coverages

Subject	Valuation	Coinsurance	Deductible	Amount
Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199-1000				
Building 1 - Central Office				
Hardware - Owned	Replacement Cost	90%	\$5,000	\$500,000
Data & Media (Software)	Replacement Cost	90%	\$5,000	\$500,000
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				
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				
Hardware - Owned	Replacement Cost	90%	\$500	\$5,000
Data & Media (Software)	Replacement Cost	90%	\$1,500	\$15,000
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	Interest
Lienholder	First National Bank

Name	Interest
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

Company	Hanover Insurance
Policy Number	AB12CD8552-02
Policy Period	1/1/2024 to 1/1/2025

Coverages

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

Deductibles

Description	Deductible
Property Damage - Per Claims Made	\$5,000
Bodily Injury - Per Claims Made	\$2,000
Other - Per Claim	\$500

Locations and Exposures

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

Interest	Name
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

Company	Hanover Insurance
Policy Number	AB12CD8552-02
Policy Period	1/1/2024 to 1/1/2025

Coverages

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

Company	Hanover Insurance
Policy Number	AB12CD8552-02
Policy Period	1/1/2024 to 1/1/2025

Coverages

Description	Limit	Applies To
Liability - Combined Single Limit	\$250,000	(2) All Owned Autos, (7) Autos Specified on Schedule
Personal Injury Protection		(2) All Owned Autos
Medical Payments - Ea. Person	\$75,000	(7) Autos Specified on Schedule
Uninsured / Underinsured Motorists Bodily Injury - Ea. Person Bodily Injury - Ea. Accident	\$500,000 \$1,000,000	(1) Any Auto, (7) Autos Specified on Schedule
Hired / Borrowed Liability	Included	
Non-Owned Liability	Included	
Comprehensive Deductible	\$500	(2) All Owned Autos, (7) Autos Specified on Schedule
Collision Deductible	\$500	(2) All Owned Autos
Towing and Labor	\$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
John Jenkins	●		TX	On File	On File
Melody J. Walker		●	TX	On File	On File

Name	Broadened PIP	Drive Other Car	ST	License Number	Date of Birth
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
Lienholder - Vehicle 1	Bank of America
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

Company	Hanover Insurance
Policy Number	AB12CD8552-02
Policy Period	1/1/2024 to 1/1/2025

Coverages

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

Company	Hanover Insurance
Policy Number	AB12CD8552-02
Policy Period	1/1/2024 to 1/1/2025

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

Coverage Checklist

Coverage	Covered	Not Covered
Business Owners Policy		●
Property	●	
Commercial Flood		●
Installation / Builders Risk	●	
Equipment Floater	●	
Electronic Data Processing	●	
Accounts Receivable / Valuable Papers		●
Boiler & Machinery		●
Glass & Sign		●
Motor Truck Cargo		●
General Liability	●	
Crime	●	
Business Auto	●	
Garage & Dealers		●
Transportation		●
Truckers / Motor Carriers		●
Commercial Umbrella	●	
Workers Compensation	●	

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	Expiring	Renewal
Property		\$463,407
Installation / Builders Risk		Included
Equipment Floater		Included
Electronic Data Processing		Included
General Liability		Included
Crime		Included
Business Auto		Included
Commercial Umbrella		Included
Worker's Compensation		Included
Total Premium	\$0	\$463,407

Premium Summary

Coverage	Premium
Property	\$463,407
Installation / Builders Risk	Included
Equipment Floater	Included
Electronic Data Processing	Included
General Liability	Included
Crime	Included
Business Auto	Included
Commercial Umbrella	Included
Worker's Compensation	Included
Total Premium	\$463,407

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

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur.

Other Disclosures

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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.	

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.

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

www.HandLInsurance.com

