

A composite image featuring a yellow hard hat, a hand holding blueprints, and a cityscape with a construction crane. The background shows a modern city with a prominent skyscraper and a construction crane. The foreground shows a hand holding a yellow hard hat and a hand holding a roll of blueprints. The overall image has a warm, orange-toned overlay.

# Commercial Renewal Review Zynn Construction, Inc.

Presented by:  
Sam Higginbottom

February 23, 2024

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## Responsibilities

### Agency Responsibilities

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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### Client Responsibilities

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## Your H & L Insurance Service Team

<b>Sam Higginbottom</b>		<b>Producer</b>
Phone	(555) 444-3333	
Cell Phone	(555) 442-2424	
Email	shigginbottom@HandLInsurance.com	
<b>Casey Carlson</b>		<b>Account Manager</b>
Phone	(555) 444-3340	
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<b>Joy Travnichek</b>		<b>Claims Representative</b>
Phone	(555) 444-3345	
Fax	(555) 444-3300	
Email	jtravnichек@HandLInsurance.com	

## 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	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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 75199-1235	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	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
<b>Blanket</b>						
Blanket	\$8,570,000		90%	Broad	\$5,000	
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>						
<b>Building 1 - Central Office</b>						
Building	\$500,000	Replacement Cost	90%	Broad	\$10,000	
				Windstorm	1%	
Contents	\$300,000	Replacement Cost	90%	Special	\$5,000	
<b>Building 2 - Workshop</b>						
Building	\$1,500,000	Replacement Cost	90%	Broad	\$20,000	
				Windstorm	10%	
<b>Building 3 - Garage</b>						
Building	\$470,000	Replacement Cost	90%	Broad	\$5,000	
				Windstorm	10%	
<b>Building 4 -Supplies Warehouse</b>						
Building	\$479,000	Replacement Cost	90%	Broad	\$5,000	
				Windstorm	10%	
Contents	\$47,900	Replacement Cost	90%	Special	\$5,000	
<b>Location 2 - 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b>						
<b>Building 1 - JDZ Buildings Office</b>						
Building	\$100,000	Actual Cash Value	90%	Broad	\$2,500	
Contents	\$10,000	Actual Cash Value	90%	Special	\$2,500	



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

## Additional Coverages

Description	Limit	Deductible	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
Partner	James D. Zynn, Individually	
Partner	Sarah C. Zynn, Individually	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

## Forms and Endorsements

Name	Number	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>		
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	Changes, Deletions, or Additions
Emergency Medical Travel Insurance - Location 1	\$8,500	\$850	

### Additional Interests

Interest	Name	Changes, Deletions, or Additions
Additional Interest	First National Bank	
Additional Insured - Location 1	Great Midwest Bank	

### Additional Named Insureds

Interest	Insured	Changes, Deletions, or Additions
Partner	James D. Zynn, Individually	

Interest	Insured	Changes, Deletions, or Additions
Partner	Sarah C. Zynn, Individually	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

## Forms and Endorsements

Name	Number	Changes, Deletions, or Additions
Mold Exclusion	123	

## Equipment Floater

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

### Coverages

Description	Value	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
Tools	\$5,000	90%	\$475,000	
Supplies	\$500	90%	\$125,000	

### Scheduled Equipment

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

### Additional Coverages

Description	Limit	Deductible	Changes, Deletions, or Additions
Vandalism Endorsement	\$15,000	\$150	

Description	Limit	Deductible	Changes, Deletions, or Additions
Sample Coverage - Item 2	\$150,000	\$1,500	

### Additional Named Insureds

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

## Electronic Data Processing

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

### Coverages

Subject	Valuation	Coinsurance	Deductible	Amount	Changes, Deletions, or Additions
<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	
Data & Media (Software)	Replacement Cost	90%	\$5,000	\$500,000	
Mechanical Breakdown				Not Included	
Flood				Not Included	
Earthquake				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	
Data & Media (Software)				\$150,000	
Mechanical Breakdown				Included	
Flood				Not Included	
Earthquake				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	
Data & Media (Software)	Replacement Cost	90%	\$1,500	\$15,000	
Mechanical Breakdown				Not Included	
Flood				Not Included	
Earthquake				Included	

Subject	Valuation	Coinsurance	Deductible	Amount	Changes, Deletions, or Additions
Location 5 - 7548 E. Creek Point, Oak Center, TX 75195-2044					
Building 1 - Oak Center Office					

## Additional Coverages

Description	Limit	Deductible	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
Partner	James D. Zynn, Individually	
Partner	Sarah C. Zynn, Individually	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

## Forms and Endorsements

Name	Number	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
Location 1 - 1488 S. Monroe Blvd., Grand Park, Texas 75199-1000				
12345	Builders	Gross Sales	\$5,850,000	
12346	Lumber Yard	Area	570,000	

Class Code	Description	Premium Basis	Exposure	Changes, Deletions, or Additions
Location 5 - 7548 E. Creek Point, Oak Center, Texas 75195-2044				
12345	Builders	Gross Sales	\$2,000,000	

### Additional Coverages

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

### Additional Interests

Interest	Name	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
Partner	James D. Zynn, Individually	
Partner	Sarah C. Zynn, Individually	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

### Forms and Endorsements

Name	Number	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
<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	
ERISA - Zynn Construction Employee Pension Aggregate		\$1,000,000 \$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	
<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	
Inside the Premises			
Theft of Money and Securities - Blanket	\$5,000	\$500,000	

## Additional Coverages

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

## Additional Named Insureds

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

## Forms and Endorsements

Name	Number	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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		(1) Any Auto, (7) Autos Specified on Schedule	
Bodily Injury - Ea. Person	\$500,000		
Bodily Injury - Ea. Accident	\$1,000,000		
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	Changes, Deletions, or Additions
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	

Veh	Year, Make, & Model	VIN	BI	Med Pay	PIP	UM	Comprehensive	Collision	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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	
Sam Jones				Please Provide	Please Provide	
Sarah C. Zynn	●	●	TX	On File	On File	

### Additional Coverages

Description	Limit	Deductible	Changes, Deletions, or Additions
Additional Towing Coverage	\$10,000	\$1,000	
Commercial Auto Rental Reimbursement - Vehicle 1	\$10,000	\$1,000	

### Additional Interests

Interest	Name	Changes, Deletions, or Additions
Lienholder	First National Bank	
Lienholder - Vehicle 1	Bank of America	
Loss Payee - Vehicle 4	Jeffery Johnson	

### Additional Named Insureds

Interest	Insured	Changes, Deletions, or Additions
Partner	James D. Zynn, Individually	

Interest	Insured	Changes, Deletions, or Additions
Partner	Sarah C. Zynn, Individually	
Additional Insured	JDZ Buildings, LLC	
Additional Insured	SCZ, LLC	

## Forms and Endorsements

Name	Number	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
Sample Coverage	\$1,000,000	\$10,000	

## Additional Interests

Interest	Name	Changes, Deletions, or Additions
Lienholder	First National Bank	

## Additional Named Insureds

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

## Forms and Endorsements

Name	Number	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
<b>Location 1 - 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>				
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	
<b>Location 2 - 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199</b>				
TX	8810	Clerical Office Employees NOC	\$33,500	
<b>Location 3 - 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199</b>				
TX	8810	Clerical Office Employees NOC	\$38,500	
<b>Location 4 - 85000 Ft. Worth Avenue, Grand Park, TX 75199</b>				
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	
<b>Location 5 - 7548 E. Creek Point, Oak Center, TX 75195</b>				
TX	8810	Clerical Office Employees NOC	\$72,500	

## Premium Calculations

Description	Factor	Factored Premium	Changes, Deletions, or Additions
<b>State of Louisiana</b>			
Total Factored Premium		\$2,500	
Experience Modification	1.10	\$275	
Premium Discount	2.50	-\$70	
Expense Constant		\$200	
<b>Total Estimated Annual Premium of Louisiana</b>		<b>\$2,905</b>	
Minimum Premium		\$3,000	
Deposit Premium		\$750	
<b>State of Texas</b>			
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	
<b>Total Estimated Annual Premium of Texas</b>		<b>\$44,629</b>	
Minimum Premium		\$42,000	
Deposit Premium		\$11,138	

## Billing / Audit Information

Description	Selection	Changes, Deletions, or Additions
Billing Plan	Agency	
Payment Plan	Seven (7) payments	
Down Payment	25%	
Audit Interval	Annual	

## Included / Excluded Individuals

Name	Title	Included	Excluded	Changes, Deletions, or Additions
Sarah C. Zynn	Chief Financial Officer		●	
James D. Zynn - Location 1	President	●		

## Additional Coverages

Description	Limit	Deductible	Changes, Deletions, or Additions
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	Changes, Deletions, or Additions
Additional Named Insured	JDZ Buildings, LLC	
Additional Named Insured	SCZ, LLC	

## Forms and Endorsements

Name	Number	Changes, Deletions, or Additions
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
<b>Total Premium</b>	<b>\$0</b>	<b>\$463,407</b>

## Premium Summary

Coverage	Premium
Property	\$163,407
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
<b>Total Premium</b>	<b>\$163,407</b>

## 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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