



# Summary of Insurance

Prepared on February 23, 2024  
 Coverages as of January 1, 2024

## James & Sarah Zynn

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

Homeowners	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	HO125744-02	1/1/24 - 1/1/25	\$4,647.75

## Coverages

Subject of Insurance	Limit
Location 1, 14250 S. Country Club Ct., Oak Center, TX 75195	
Residence	Primary
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
# 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	Limit
Sink Hole Collapse	Excluded
Water Backup of Sewers and Drains	Included
Windstorm Exclusion	Yes
Vandalism Coverage	
Limit	\$25,000
Deductible	\$1,000
<b>Location 2, 8750 S. Rockaway Beach Rd., Rockledge, FL 32956</b>	
Residence	Secondary
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
# 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
<b>Location 1 - 14250 S. Country Club Ct., Oak Center, TX 75195</b>	
1	2015 GoKart S150
<b>Location 2 - 8750 S. Rockaway Beach Rd., Rockledge, FL 32956</b>	
1	2017 GoKart S250

## Additional Interests

Interest	Name
Additional Insured	First National Bank
Mortgagee - Location 2	Bank of America

## Additional Named Insureds

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

## Forms and Endorsements

Name	Number
Terrorism Exclusion	T1254
Crime Declarations - Location 2	CD1250

Personal Flood	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	HO125744-02	1/1/24 - 1/1/25	Included

## Coverages

Description	Deductible	Limit
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

## Additional Interests

Interest	Name
Mortgagee	Bank of America

## Summary of Insurance (continued)

Inland Marine - Personal	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	HO125744-02	1/1/24 - 1/1/25	Included

### Coverages

Property Class	Amount	Special Conditions
Bicycles	\$4,500	
Cameras	\$1,500	
Guns	\$50,000	

### Scheduled Property

Item	Description	Amount
<b>Bicycles</b>		
1	2016 Terra Trike Rover	\$2,000
2	2016 Terra Trike Rover	\$2,500
<b>Cameras</b>		
1	2000 Canon Digital 258X	\$1,500
<b>Guns</b>		
1	1992 Walther PPK	\$750
2	1900 Smith & Wesson 38 Caliber	\$28,000
3	1872 Browning Rifle	\$21,250

### Additional Interests

Interest	Name
Additional Insured	First National Bank
Loss Payee and Additional Interest - Bicycles, Item # 2, 2016 Terra Trike Rover	Bank of America

### Additional Named Insureds

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

### Forms and Endorsements

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

## Summary of Insurance (continued)

Personal Automobile	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	154F8E115400	1/1/24 - 1/1/25	\$2,052.50

### 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
<b>Vehicle #1, 2010 GMC Terrain</b>	
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
<b>Vehicle #2, 1995 Ford F150</b>	
Liability Combined Single Limit	\$500,000
Personal Injury Protection Each Person	\$250,000
Medical Payments - Each Person	\$500,000
Uninsured / Underinsured Motorists Combined Single Limit	\$500,000
Property Damage Deductible	\$250
Comprehensive Deductible	\$1,000

## Summary of Insurance (continued)

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

### Additional Interests

Interest	Name
Loss Payee	Citizens Bank of Oak Center
Lienholder - Vehicle #1, 2010 GMC Terrain	Bank of American

### Forms and Endorsements

Name	Number
Personal Auto Declarations	CA7580
Terrorism Exclusion - Vehicle 1	CA7240

Watercraft	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	I9DF48544001	1/1/24 - 1/1/25	\$284.75

### Coverage

Description	Deductible	Limit
<b>Hull #1, 2015 Cobalt Speedster, ID #56DF7460A</b>		
Hull	\$5,000	\$50,000
Motor #1 - 2015 Mercedes G850 - ID #24564D454D	\$500	\$15,000
Trailer #1 - 2016 Boat Rides Trailways - ID #54FD56S4F8041	\$1,000	\$100,000
Portable Accessories	\$5,000	\$15,000
Personal Effects	\$1,000	\$10,000
Towing	\$150	\$1,500
Hurricane Haul-Out	\$500	\$5,000
Liability - Combined Single Limit - Each Accident	\$5,000	\$500,000
Medical Payments	\$5,000	\$500,000
Uninsured Boaters Liability - Combined Single Limit - Each Accident	\$5,000	\$500,000
Underinsured Boaters Liability - Combined Single Limit - Each Accident	\$5,000	\$500,000
<b>Hull #2, 2002 Open Water Freedom, ID #15794350</b>		
Hull		\$25,000
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
<b>Hull #3, 2010 Fishing Waters Skimmer, ID #4F4DF4558158</b>		
Hull		\$48,000
Towing		\$1,500

## Motors and Trailers

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

## Scheduled Portable Accessories

Equipment	Year	Manufacturer	Model	Serial Number	Limit
<b>Hull #2, 2002 Open Water Freedom</b>					
Lifeboat/Tender	2005	General Sailing	S900	45456DF4	\$5,000
Ship to Shore Radio	2005	Airwaves	Xi200	24D6D345D	\$750
<b>Hull #3, 2010 Fishing Waters Skimmer</b>					
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
<b>Hull #1, 2015 Cobalt Speedster</b>		
Vandalism Coverage	\$50,000	\$1,000
Theft and Burglary	\$50,000	
<b>Hull #2, 2002 Open Water Freedom</b>		
Windstorm / Hail	\$50,000	\$1,000

## Additional Interests

Interest	Name
Additional Insured	First National Bank
Lienholder - Hull #1, 2015 Cobalt Speedster	Bank of America

## Forms and Endorsements

Name	Number
Named Hurricane Inclusion - Hull 1	H1152
Terrorism Exclusion - Hull 3	T1254

Personal Umbrella	Company	Policy Number	Policy Term	Premium
	Hanover Insurance	HO125744-02	1/1/24 - 1/1/25	\$4,647.75

## 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

## Underlying Coverages

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

## 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