

Zynn Farms, LLC

Presented on:
June 5, 2023

Presented by: Sam Higginbottom
Casey Carlson

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

This document compares the program for your insurance. This is not a contract. The terms of the policy forms will control the insurance contract without regard to any statement made in this proposal.

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Statement from the Agency

Who We Are?

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.

What We Do

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Why We Do It

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Our Service Team for You

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

Named Insureds

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

Locations

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

Named Insureds

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

Agriculture Property

8/1/2021 to 8/1/2022 Carrier	8/1/2022 to 8/1/2023 Carrier
Hanover Insurance	Hanover Insurance

Coverages

Subject	Valuation	Coinsurance	Cause of Loss	Deductible	21-22 Amount	22-23 Amount
Blanket Coverage						
Blanket	G	80%	Special	\$10,000		\$12,000,000

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

Building #1, Implement Shed						
Building	R	80%	Broad	\$10,000		\$250,000
			Windstorm	\$10,000		
Contents	G	80%	Special	\$10,000	\$250,000	\$50,000
Building #2, Truck Garage						
Building	G	80%	Special	\$10,000	\$75,000	\$450,000
Contents	A	80%	Broad	\$10,000		\$2,000,000
Building #3, Grain Elevator						
Building	G	80%	Special	\$10,000		\$1,250,000
Building #4, Barn						
Building	G	80%	Special	\$10,000		\$250,000
Building #5, Packing Shed						
Building	G	80%	Special	\$10,000		\$500,000

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

Building #1, Implement Shed						
Building	G	80%	Special	\$10,000	\$85,800	\$200,000
Contents	G	80%	Special	\$10,000		\$500,000
Building #2, Mechanics Shop						
Building	G	80%	Special	\$10,000		\$250,000
Contents	A	80%	Broad	\$10,000		\$2,000,000

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

Building #1, Implement Shed						
Building	G	80%	Special	\$10,000	\$75,450	\$158,500
Contents	G	80%	Special	\$10,000		\$31,700
Building #2, Hay Barn						
Building	G	80%	Special	\$10,000	\$101,000	\$175,000
Building #3, Grain Bin						
Building	G	80%	Special	\$10,000		\$125,000
Contents	G	80%	Special	\$10,000		\$275,000

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

Name and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee – Location 1, Building 1
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Lienholder – Location 3, Building 1, Subject 1

Additional Named Insureds

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

Forms and Endorsements

Number	Name	Edition
T2548	Terrorism Exclusion	1/1/2001
P1485	Pollution Exclusion – Location 1, Building 2	4/8/2014

Agriculture Personal Property

8/1/2021 to 8/1/2022 Carrier	8/1/2022 to 8/1/2023 Carrier
Hanover Insurance	Hanover Insurance

Coverages

Description	Coinsurance	Cause of Loss	Deductible	21-22 Limit	22-23 Limit
Blanket Coverage					
Transit	80%	Basic	\$1,000		\$100,000
Miscellaneous Agriculture Machinery and Implements \$50,000 Per Item Max	80%	Special	\$1,000		\$100,000
Miscellaneous Tools, Equipment, and Supplies \$5,000 Per Item Max	80%	Special	\$1,000		\$50,000
Total Miscellaneous					\$150,000
Scheduled Farm Personal Property					\$542,000
Unscheduled Farm Personal Property – Total of All Categories					\$125,000
Unscheduled Farm Personal Property					\$1,000,000
Peak Season					\$1,200,000

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	21-22 Limit	22-23 Limit
Blanket Coverage					
Oranges	7/1/20	10/31/20	Unscheduled		\$1,200,000

Description	From	To	Applies to	21-22 Limit	22-23 Limit
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					

Exclusion from Blanket Coverage

Property Class	Sub-Class	Items	Value
Blanket Coverage			
Livestock	Beef Calves	Angus Fall Deliveries	\$15,000
Livestock	Dairy Calves	Holstein Fall Deliveries	\$20,000
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199			
Building #1, Implement Shed			
Agriculture Produce	Oats	12180	\$180,000
Livestock	Beef Calves	175	\$175,000
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			

Scheduled Farm Personal Property – Equipment

Item	Description	Serial Number	Cause of Loss	Limit	Deductible
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199					
Building #1, Implement Shed					
1	2015 GMC Milker	KFUJO9878DF678 9	Special	\$80,000	\$1,000
2	2017 GMC Terrain	879D68689DF6G	Basic	\$33,000	\$500
3	2000 John Deere Plow 142W	F5458741	Basic	\$27,500	\$1,000
4	2014 Allis Chalmers R1444	754134631X	Special	\$75,000	\$5,000
5	2014 Kawasaki XX150	1354E219D4S	Basic	\$10,500	\$1,000
Building #2, Truck Garage					
Building #4, Barn					
Location #2, 145 Outer Edge, Grand Park, TX 75199					
Building #1, Implement Shed					
1	2002 Ford F150	54DF87D9825434	Basic	\$35,000	\$1,000
Location #3, 16804 Wheat Street, Grand Park, TX 75199					
Building #1, Implement Shed					
1	2014 Chevrolet S10	588948687SDF1S	Broad	\$31,000	\$1,000
Building #2, Hay Barn					

Scheduled Farm Personal Property – Non-Equipment

Item	Description	Cause of Loss	Limit	Deductible
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199				
Building #2, Truck Garage				
1	Lightning Flash Welder XE5	Special	\$14,580	\$1,000
Location #2, 145 Outer Edge, Grand Park, TX 75199				
Building #1, Implement Shed				
1	Lift 'em High Automatic Hoise	Special	\$85,495	\$1,000

Unscheduled Farm Personal Property

Description	Cause of Loss	Unit Price	Value	Deductible
Blanket – Agriculture Produce				
Barley	Windstorm	\$5	\$60,000	\$500
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199 – Livestock				
Building #4, Barn				
Beef	Total Coverage	\$2,000	\$1,000,000	\$10,000
Location #3, 16804 Wheat Street, Grand Park, TX 75199 – Agriculture Produce				
Building #2, Hay Barn				
Hay	Special	\$100	\$500,000	\$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

Name and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee – Location 1, Building 1
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee – Location 1, Building 1, Item 2
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee – Location 1, Building 2
Bank of American, 2060 Lunge Rd., Grand Park, TX 75199	Lienholder – Location 3, Building 1

Additional Named Insureds

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

Forms and Endorsements

Number	Name	Edition
T2548	Terrorism Exclusion	1/1/2001
CD1250	Crime Declarations – Location 2, Building 1	1/1/2001

Agriculture Liability

8/1/2021 to 8/1/2022 Carrier	8/1/2022 to 8/1/2023 Carrier
Hanover Insurance	Hanover Insurance

Coverages

Description	21-22 Limit	22-23 Limit
Blanket Coverage		
Bodily Injury and Property Damage Each Occurrence General Aggregate		\$100,000 \$200,000
Personal and Advertising Injury Protection Each Occurrence General Aggregate		\$100,000 \$200,000
Medical Payments Any One Person Each Occurrence		\$10,000 \$20,000
Property Damage Liability Fire Damage - Any One Fire		\$500,000
Damage to Property of Others		\$250,000
Farm Personal Liability		No
Farm Commercial Liability		Yes
Personal Liability		Yes
Additional Farm Premises Maintained by Named Insured Deductible		\$100,000 \$1,500
Custom Farming Receipts Deductible		\$100,000 \$10,000

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

Building #1, Implement Shed		
Bodily Injury and Property Damage Each Occurrence General Aggregate	\$100,000 \$200,000	\$100,000 \$200,000
Personal and Advertising Injury Protection Each Occurrence General Aggregate	\$3 \$4	\$100,000 \$200,000
Medical Payments Any One Person Each Occurrence	\$5 \$6	\$100,000 \$200,000
Property Damage Liability Fire Damage - Any One Fire	\$7	\$500,000
Damage to Property of Others	\$8	\$250,000
Farm Personal Liability	Yes	Yes
Personal Liability	Yes	Yes
Building #3, Grain Elevator		

Description	21-22 Limit	22-23 Limit
Location #2, 145 Outer Edge, Grand Park, TX 75199		
Building #1, Implement Shed		
Bodily Injury and Property Damage Each Occurrence General Aggregate	\$1,100 \$2,200	\$100,000 \$200,000
Personal and Advertising Injury Protection Each Occurrence General Aggregate		\$100,000 \$200,000
Medical Payments Any One Person Each Occurrence		\$100,000 \$200,000
Property Damage Liability Fire Damage – Any One Fire		\$500,000
Damage to Property of Others		\$250,000

Location #3, 16804 Wheat Street, Grand Park, TX 75199		
Building #1, Implement Shed		
Bodily Injury and Property Damage Each Occurrence General Aggregate		\$100,000 \$200,000
Personal and Advertising Injury Protection Each Occurrence General Aggregate		\$100,000 \$200,000

Additional Coverages & Rating Basis

Description	Rate	Premium Basis
Blanket Coverage		
Initial Farm Premises Acres – 360		
Total Acreage for All Locations, Including Initial Farm Premises Acres – 720		
Additional Farm Premises Maintained by Named Insured Location 3 – 16804 Wheat Street, Grand Park, TX 75199		
Additional Non-Farm Premises Occupied by Insured – Permanent		
Custom Farming Receipts – \$100,000	1.551%	Cubic Feet
Limited Farm Pollution Liability – \$500,000 Limit		
Contingent Liability for Crop Dusting by Independent Aircraft \$100,000 Cost – \$250,000 Limit		
Animal Collision – \$100,000 Limit per Head – 50 Number of Head	1.175%	Number of Cows Milked
Employers Liability 12 Person Months 8 Full Time Employees 9 Part Time Employees \$2,000,000 Total Payroll	1.28%	Population

Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199		
Building #1, Implement Shed		
Building #3, Grain Elevator		

Description	Rate	Premium Basis
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		

Incidental Business Activities

Activity	Receipts
Blanket Coverage	
Property in the Care of a Common or Contract Carrier	\$100,000
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199	
Building #1, Implement Shed	
Building #3, Grain Elevator	
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	

Additional Interests

Name and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured
Merchants Bank, 801 S. Briggs Rd., Oak Center, TX 75195	Loss Payee - Location 2, Building 1

Additional Named Insureds

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

Forms and Endorsements

Number	Name	Edition
T1254	Terrorism Exclusion	1/1/2001
CD1250	Crime Declarations - Location 2, Building 1	1/1/2001

Remarks

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

Marketing Summary

Coverage	Company	Response
Agriculture Property	Hanover Insurance	
Agriculture Property		
Agriculture Property		
Agriculture Personal Property	Hanover Insurance	
Agriculture Personal Property		
Agriculture Personal Property		
Agriculture Liability	Hanover Insurance	
Agriculture Liability		
Agriculture Liability		

Premium Comparison

Coverage	Expiring	Renewal
Agriculture Property	\$1,000	\$2,875
Agriculture Personal Property	Included	Included
Agriculture Liability	Included	Included
Total Premium	\$1,000	\$2,875

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

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Compensation Disclosure

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Other Disclosures

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Proposal Acceptance

I accept this proposal for Zynn Farms, LLC as presented to me.

Signature Title Date

I accept this proposal for Zynn Farms, LLC with the following changes completed.

Signature Title Date

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

Phone: (555) 444-3000
Fax: (555) 444-3300
Email: info@HandLInsurance.com
www.HandLInsurance.com

