

A person in a dark suit is shown from the chest down, holding a glowing, futuristic city skyline between their hands. The city is composed of numerous skyscrapers of varying heights, some with lights on, and is surrounded by a circular, glowing red and white border. The background is a dark, textured surface.

# Zynn Construction, Inc.

Presented on: June 5, 2023  
Presented by: Sam Higginbottom  
Casey Carlson

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

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

## Locations

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

## Policy Forms and Endorsements

Number	Name	Edition
T1254	Terrorism Exclusion	1/1/2001

# Named Insureds

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



# Property

1/1/2022 to 1/1/2023 Carrier	1/1/2023 to 1/1/2024 Carrier
Hanover Insurance	Hanover Insurance

## Coverages

Subject	Valuation	Coinsurance	Cause of Loss	Deductible	22-23 Amount	23-24 Amount
<b>Blanket Coverage</b>						
Blanket		90%	Broad	\$5,000		\$8,657,000
<b>Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>						
Building #1, Central Office						
Building	R	90%	Broad	\$10,000	\$300	\$1,000,000
			Windstorm	10%	\$300	
Contents	R	90%	Special	\$5,000		\$500,000
Building #2, Workshop						
Building	R	90%	Broad	\$20,000	\$500	\$2,000,000
Building #3, Garage						
Building	R	90%	Broad	\$5,000		\$500,000
Building #4, Lumber and Supplies Warehouse						
Building	R	90%	Broad	\$5,000		\$500,000
Contents	R	90%	Special	\$5,000		\$500,000
<b>Location #2, 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b>						
Building #1, JDZ Buildings Office						
Building	A	90%	Broad	\$2,500	\$700	\$120,000
Contents	A	90%	Special	\$2,500		\$12,000
<b>Location #3, 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007</b>						
Building #1, SCZ Office						
Contents	R	90%	Special	\$2,500		\$25,000
<b>Location #4, 85000 Ft. Worth Avenue, Grand Park, TX 75199-1235</b>						
Building #1, FTW Lumber Warehouse						
Building	A	90%	Special	\$5,000		\$500,000
Contents	R	90%	Broad	\$15,000		\$1,500,000
Building #2, FTW Supply Warehouse						
Building	A	90%	Broad	\$5,000		\$500,000
Contents	A	90%	Special	\$5,000		\$500,000
<b>Location #5, 7548 E. Creek Point, Oak Center, TX 75195-2044</b>						
Building #1, Oak Center Office						
Contents	F	90%	Special	\$5,000		\$500,000

### 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

Name and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Lienholder
Timothy Jones, 715 Myers Rd., Oak Center, TX 75195-3022	Loss Payee – Location 3, Building 1
Merchants Bank, 801 S. Briggs Rd., Oak Center, TX 75195-3084	Additional Insured – Location 5, Building 1, Subject 1

### Additional Named Insureds

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

### Forms and Endorsements

Number	Name	Edition
T2548	Terrorism Exclusion	1/1/2001
G1254	Pollution Exclusion – Location 3, Building 1	4/1/2014



## Installation / Builders Risk

1/1/2022 to 1/1/2023 Carrier	1/1/2023 to 1/1/2024 Carrier
Hanover Insurance	Hanover Insurance

### Coverages

Description	22-23 Limit	23-24 Limit
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199-1000		
At Any One Location		\$100,000
At Temporary Location	\$210	\$100,000
Transit	\$310	\$50,000
Cause of Loss	Basic	Special
Deductible	\$4,300	\$1,000
Earthquake	\$410	\$100,000
Deductible	\$41	\$1,000
Flood	\$420	\$100,000
Deductible	\$42	\$1,000

### Additional Coverages

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

### Additional Interests

Name and Address	Interest
First National Bank, 2837 W. Central Ave., Grand Park, TX 95177	Additional Interest
Great Midwest Bank, 15900 W. Mound Rd., Brookfield, WI 53005	Additional Insured - Location 1

### Additional Named Insureds

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

### Forms and Endorsements

Number	Name	Edition
123	Mold Exclusion	5/5/2015

# Electronic Data Processing

1/1/2022 to 1/1/2023 Carrier	1/1/2023 to 1/1/2024 Carrier
Hanover Insurance	Hanover Insurance

## Coverages

Subject	Valuation	Coinsurance	Deductible	22-23 Amount	23-24 Amount
<b>Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>					
Building #1, Central Office					
Computer Hardware - Owned	Replacement Cost	90%	\$5,000	\$110	\$500,000
Data & Media (Software)	Replacement Cost	90%	\$5,000	\$140	\$500,000
Mechanical Breakdown				Included	Not Included
Flood				Included	Not Included
Earthquake				Included	Included

<b>Location #2, 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005</b>					
Building #1, JDZ Buildings Office					
Computer Hardware - Owned				\$300	\$100,000
Data & Media (Software)				\$330	\$150,000
Mechanical Breakdown				Not Included	Included
Flood				Not Included	Not Included
Earthquake				Not Included	Included

<b>Location #3, 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199-1007</b>					
Building #1, SCZ Office					
Computer 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

<b>Location #5, 7548 E. Creek Point, Oak Center, TX 75195-2044</b>					
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 and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Lienholder
Bank of America, 2060 Lunge Rd., Oak Center, TX 75195	Additional Insured - Location 1, Building 1
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee - Location 5, Building 1, Item 1

## Additional Named Insureds

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

## Forms and Endorsements

Number	Name	Edition
1	Terrorism Exclusion	1/1/2001
2	Sample - Location 1, Building 1	2/2/2002

## Equipment Floater

1/1/2022 to 1/1/2023 Carrier	1/1/2023 to 1/1/2024 Carrier
Hanover Insurance	Hanover Insurance

### Coverages

Description	22-23 Value	23-24 Value
Coverage Type	Scheduled	Scheduled
Coverage Form	Special	Named perils
Valuation	Actual Cash Value	Replacement Cost
Total Scheduled Amount	\$150,000	\$15,000,000
Coinsurance	80%	90%
Deductible	\$1,500	\$10,000

### Unscheduled Equipment

Description	Maximum Item	Coinsurance	Insurance Amount
Tools	\$5,000	90%	\$500,000
Supplies	\$500	90%	\$150,000

### Scheduled Equipment

Item	Description	ID/Serial Number	Insurance Amount
1	2015 Caterpillar S845 Earthmover	DKFJI08978	\$150,000
2	1995 Caterpillar 4825 Backhoe	UIER79DHK0	\$125,000
3	2002 Ford DX125 Backhoe	1FD745D	\$80,000
		Equipment Total	\$355,000

### Additional Coverages

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

### Additional Named Insureds

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

## General Liability

1/1/2022 to 1/1/2023 Carrier	1/1/2023 to 1/1/2024 Carrier
Hanover Insurance	Hanover Insurance

### Coverages

Description	22-23 Limit	23-24 Limit
General Aggregate	\$1	\$1,000,000
Products / Completed Operations Aggregate	\$2	\$1,000,000
Each Occurrence	\$4	\$100,000
Personal and Advertising Injury	\$3	\$500,000
Fire Damage - Any One Fire	\$5	\$100,000
Medical Expense - Any One Person	\$6	\$100,000
Employee Benefits - Claims Made	\$7	\$500,000
Employee Benefits Aggregate	\$8	\$1,000,000

### Deductibles

Description	22-23 Deductible	23-24 Deductible
Property Damage - Per Claims Made	\$9	\$10,000
Bodily Injury - Per Claims Made	\$10	\$5,000
Other - Per Claim	\$11	\$1,000

### Locations and Exposures

Class Code	Description	Premium Basis	22-23 Exposure	23-24 Exposure
Location # , 11488 S. Monroe Blvd., Grand Park, Texas 75199-1000				
Building #1, Central Office				
12345	Builders	Gross Sales	\$5,000,000	\$5,850,000
Building #4, Lumber and Supplies Warehouse				
12346	Lumber Yard	Area	570,000	570,000
Location # , 57548 E. Creek Point, Oak Center, Texas 75195-2044				
Building #1, Oak Center Office				
12345	Builders	Gross Sales	\$1,500,000	\$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

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	Lienholder – Location 1, Building 1
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Loss Payee – Location 5, Building 1, Hazard 1

## Additional Named Insureds

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

## Forms and Endorsements

Number	Name	Edition
D7580	General Liability Declarations	5/1/2004
G1257	Leakage Exclusion – Location 1, Building 4	4/1/2014

## Crime

1/1/2022 to 1/1/2023 Carrier	1/1/2023 to 1/1/2024 Carrier
Hanover Insurance	Hanover Insurance

## Coverages

Description	Deductible	22-23 Limit	23-24 Limit
Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199-1000			
Building #1, Central Office			
Employee Dishonesty	\$10,000	\$610	\$1,000,000
ERISA – Zynn Construction Employee Pension Aggregate		\$620	\$1,000,000 \$1,000,000
Forgery or Alteration	\$5,000	\$680	\$500,000
Inside the Premises			
Theft of Money and Securities – Blanket	\$5,000	\$690	\$500,000
Robbery or Burglary of Other Property – Blanket	\$5,000	\$700	\$500,000
Outside the Premises			
Other Property	\$5,000	\$710 \$720	\$500,000

Location #2, 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199-1005			
Building #1, JDZ Buildings Office			
Employee Dishonesty	\$10,000	\$100	\$1,000,000
Inside the Premises			
Theft of Money and Securities – Blanket	\$5,000	\$180	\$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

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

## Forms and Endorsements

Number	Name	Edition
CD1250	Crime Declarations	1/1/2001
C1000	Schedule – Location 1, Building 1	1/1/1994



## Business Auto

1/1/2022 to 1/1/2023 Carrier	1/1/2023 to 1/1/2024 Carrier
Hanover Insurance	Hanover Insurance

### Coverages

Description	22-23 Limit	23-24 Limit	Applies To
Liability - Combined Single Limit	\$1	\$5,000,000	All Owned Autos, Autos Specified on Schedule
Personal Injury Protection	\$5		All Owned Autos
Medical Payments - Each Person	\$8	\$100,000	All Owned Autos
Uninsured / Underinsured Motorists - Bodily Injury - Each Person	\$9	\$250,000	Any Auto, Autos Specified on Schedule
Bodily Injury - Each Accident	\$10	\$500,000	
Property Damage - Each Accident	\$11	\$100,000	
Hired / Borrowed Liability	Included OK Yes \$15	Included	
Non-Owned Liability	Included TX 16 17 18	Included	
Comprehensive Deductible	\$12	\$1,000	All Owned Autos, Autos Specified on Schedule
Collision Deductible	\$14	\$1,000	All Owned Autos
Towing and Labor	\$11	\$5,000	Owned Private Passenger Autos

### Vehicles

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

### Drivers

Name	Broadened PIP	Drive Other Car	ST	License Number	Date of Birth
James D. Zynn	x	x	TX	On File	On File
Joe Green			TX	On File	Please Provide
John Jenkins	x		TX	On File	On File

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

Name and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Lienholder
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199-3328	Lienholder - Vehicle 1
Jeff Johnson, 1196 Hann Rd, Ste 200, Oak Center, TX 75195	Loss Payee - Vehicle 4

### Additional Named Insureds

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

### Forms and Endorsements

Number	Name	Edition
CA7580	Commercial Auto Declarations	5/1/2004
G1255	Garage Exclusion - Vehicle 1	4/1/2014

## Commercial Umbrella

1/1/2022 to 1/1/2023 Carrier	1/1/2023 to 1/1/2024 Carrier
Hanover Insurance	Hanover Insurance

### Coverages

Description	22-23 Limit	23-24 Limit
Each Occurrence	\$10,000	\$5,000,000
Prod Comp Ops	\$100,000	\$5,000,000
Aggregate	\$12,000	\$5,000,000
Self-Insured Retention (SIR)	\$1,000	\$25,000

### 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

Name and Address	Interest
First National Bank, 2837 Central Avenue, Grand Park, TX 75199	Lienholder

### Additional Named Insureds

Insured	Interest
James D. Zynn, Individually	Partner

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

### Forms and Endorsements

Number	Name	Edition
T2548	Terrorism Exclusion	1/1/2001

## Worker's Compensation

1/1/2022 to 1/1/2023 Carrier	1/1/2023 to 1/1/2024 Carrier
Hanover Insurance	Hanover Insurance

### Coverages

Description	22-23 Limit	23-24 Limit
Employers Liability: Each Accident	\$1	\$500,000
Employers Liability: Disease – Policy Limit	\$2	\$1,000,000
Employers Liability: Disease – Each Employee	\$3	\$250,000
Workers Compensation: Statutory Benefit	Included	Included

### Locations & Classifications

St	Code	Description	22-23 Estimated Annual Payroll	23-24 Estimated Annual Payroll
<b>Location #1, 1488 S. Monroe Blvd., Grand Park, TX 75199-1000</b>				
TX	1463	Asphalt Works: Operated by Road Paving Contractors		\$125,000
TX	5403	Apartment Buildings and Motels - Erection - Wood Frame & Drivers		\$4,502,502
TX	8058	Lumber Yard - Commercial: Store Employees		\$52,000
TX	8810	Clerical Office Employees NOC		\$45,000
<b>Location #2, 1400 S. Monroe Blvd., Ste 150, Grand Park, TX 75199</b>				
TX	8810	Clerical Office Employees NOC		\$38,000
<b>Location #3, 1400 S. Monroe Blvd., Ste 200, Grand Park, TX 75199</b>				
TX	8810	Clerical Office Employees NOC		\$42,000
<b>Location #4, 85000 Ft. Worth Avenue, Grand Park, TX 75199</b>				
TX	5403	Apartment Buildings and Motels - Erection - Wood Frame & Drivers		\$125,410
TX	8058	Lumber Yard - Commercial: Store Employees		\$250,000
TX	8810	Clerical Office Employees NOC		\$30,000
<b>Location #5, 7548 E. Creek Point, Oak Center, TX 75195</b>				
TX	8810	Clerical Office Employees NOC		\$78,500

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	0.99	\$-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		\$44,552
Minimum Premium		\$42,000
Deposit Premium		\$11,138

Billing / Audit Information

Description	Selection
Billing Plan	Direct
Payment Plan	Seven (7) payments
Down Payment	25%
Audit Interval	Annual

Included / Excluded Individuals

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

### 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

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

### Forms and Endorsements

Number	Name	Edition
WC99580	Workers Compensation Declarations	5/1/2015
T99580	Texas Special Declaration – Location 1	5/5/2015

### Remarks

Description
Workers will be trained in Safety Management by 12/31/2023.



# Marketing Summary

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

## Premium Comparison

Coverage	Expiring	Renewal
Property	\$298,604	\$330,000
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
Workers Compensation	Included	Included
Total Premium	\$298,604	\$330,000

## 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.

\_\_\_\_\_  
Signature Title Date

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) 444-3000  
Fax: (555) 444-3300  
Email: [info@HandLInsurance.com](mailto:info@HandLInsurance.com)  
[www.HandLInsurance.com](http://www.HandLInsurance.com)

