



James & Sarah Zynn

Presented on: June 5, 2023

Presented by: Sam Higginbottom

This document compares the proposal 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
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Named Insureds

Insured	Interest
James Zynn and Sarah C. Zynn	First Named Insureds
JDZ Buildings, LLC	Additional Named Insured
SCZ, LLC	Additional Named Insured
Zynn Construction, Inc.	Additional Named Insured

Locations

Location and Address
Location #1, 14250 S. Country Club Ct., Oak Center, TX 75195
Location #2, 8750 S. Rockaway Beach Rd., Rockledge, FL 32956

Named Insureds

Named Insured	Homeowners	Personal Flood	Inland Marine - Personal	Personal Automobile	Watercraft	Personal Umbrella
James & Sarah Zynn	x	x	x	x	x	x
JDZ Buildings, LLC	x	x	x	x		x
Zynn Construction, Inc.	x	x	x	x		x
SCZ, LLC	x	x	x			x

Homeowners

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

Coverages

Subject of Insurance	22-23 Limit	23-24 Limit
Location #1, 14250 S. Country Club Ct., Oak Center, TX 75195		
Residence		Primary
Coverage Form	Homeowners Form 3	Homeowners Form 2
Dwelling	\$1	\$1,500,000
Other Structures	\$2	\$50,000
Personal Property	\$3	\$150,000
Loss of Use	\$4	\$100,000
Personal Liability – Each Occurrence	\$8	\$500,000
Medical Payments – Each Person	\$9	\$250,000
Replacement Cost – Dwelling	Included	Included
Replacement Cost – Contents	Included	Included
Deductibles		
Personal Property – Other Perils	\$100	\$500
Personal Property – Wind / Hail	\$200	\$500
Personal Property – Theft	\$300	\$500
Building Ordinance or Law Coverage Aggregate	\$13	\$500,000
Debris Removal	\$18	Included
Earthquake Deductible	\$20	10%
Employers Liability	\$24	\$150,000
Number of Employees	23	2
Fire Department Service Charge	Excluded	Included
Golf Cart Liability	Excluded	Included
	31	
Golf Cart – Physical Damage	\$32	\$100,000
Identity Fraud Expense	\$33	Included
Mine Subsidence	\$48	\$23
Property Description	MS Test	Sample Property
Plant, Shrubs, and Trees	\$53	Included
Refrigerated Food Products	\$54	Included
Sink Hole Collapse	Excluded	Excluded
Water Backup of Sewers and Drains	\$58	Included
Windstorm Exclusion		Yes
Vandalism Coverage		
Limit		\$25,000
Deductible		\$1,000

Subject of Insurance	22-23 Limit	23-24 Limit
Location #2, 8750 S. Rockaway Beach Rd., Rockledge, FL 32956		
Residence		Secondary
Coverage Form		
Dwelling	\$11	\$2,000,000
Other Structures	Included	\$75,000
Personal Property	\$22	\$250,000
Personal Liability – Each Occurrence	\$66	\$500,000
Medical Payments – Each Person	\$77	\$250,000
Replacement Cost – Full Value	Included	Included
Deductibles		
Dwelling – Other Perils	1%	\$10,000
Dwelling – Wind / Hail	2%	\$10,000
Dwelling – Theft	3%	\$10,000
Named Hurricane	4%	10%
Annual Hurricane	5%	10%
Debris Removal	Included	Included
Fire Department Service Charge	Included	Included
Golf Cart Liability	Included	Excluded
Number of Carts		1
Golf Cart – Physical Damage		\$50,000
Plant, Shrubs, and Trees	Included	Included
Sink Hole Collapse	Included	Excluded
Water Backup of Sewers and Drains	Included	\$25,000

Recreational Vehicles

Veh	Description
Location #1, 14250 S. Country Club Ct., Oak Center, TX 75195	
1	2015 GoKart S150
Location #2, 8750 S. Rockaway Beach Rd., Rockledge, FL 32956	
1	2017 GoKart S250

Additional Interests

Name and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Mortgagee – Location #2, 8750 S. Rockaway Beach Rd., Rockledge, FL 32956

Additional Named Insureds

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

Insured	Interest
Zynn Construction, Inc.	Additional Named Insured

Forms and Endorsements

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

Remarks

Description
Client is preparing to update wiring and plumbing in 2024.

Personal Flood

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

Coverages

Description	Deductible	23-24 Limit	22-23 Limit
8750 Rockaway Beach Rd., Rockledge, FL 32956			
Building	\$15,000		
Basic Limits		\$1	\$1,500,000
Additional Limits		\$3	\$1,000,000
Total Amount of Insurance		\$7	\$2,500,000
Contents	\$10,000		
Basic Limits		\$2	\$150,000
Additional Limits		\$4	\$100,000
Total Amount of Insurance		\$8	\$250,000

Additional Coverages

Description	Limit	Deductible
Clinging Creeping Plants	\$27,000	\$2,000
Mold Coverage	\$500,000	\$5,000

Additional Interests

Name and Address	Interest
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Mortgagee

Inland Marine - Personal

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

Coverages

Property Class	22-23 Amount	23-24 Amount	Special Conditions
Bicycles	\$4,250	\$4,500	
Cameras	\$1,500	\$1,500	
Guns	\$47,200	\$50,000	

Scheduled Property

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

Additional Interests

Name and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Loss Payee - Bicycles, Item # 2, 2016 Terra Trike Rover

Additional Named Insureds

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

Forms and Endorsements

Number	Name	Edition
T2548	Theft and Burglary - Guns	5/15/2005
T1245	Terrorism Exclusion	1/1/2001

Personal Automobile

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

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	22-23 Limit / Deductible	23-24 Limit / Deductible
Vehicle #1, 2010 GMC Terrain		
Liability Combined Single Limit	\$1	\$500,000
Personal Injury Protection Each Person	\$5	\$250,000
Auto Death Indemnity	\$6	\$100,000
Total Disability	\$7	\$500,000
Medical Payments – Each Person	\$8	\$500,000
Uninsured / Underinsured Motorists Combined Single Limit	\$9	\$500,000
Property Damage Deductible		\$250
Comprehensive Deductible	\$12	\$1,000
Collision Deductible	\$14	\$1,000
Towing and Labor	\$16	\$5,000
Vehicle Premium	\$1,142.57	\$1,250.28

Vehicle #2, 1995 Ford F150		
Liability Combined Single Limit	\$1	\$500,000
Personal Injury Protection Each Person	\$5	\$250,000
Auto Death Indemnity	\$6	\$100,000
Total Disability	\$7	\$500,000
Medical Payments – Each Person	\$8	\$500,000

Description	22-23 Limit / Deductible	23-24 Limit / Deductible
Uninsured / Underinsured Motorists Combined Single Limit	\$9	\$500,000
Property Damage Deductible	\$10	\$250
	\$11	
Comprehensive Deductible	\$12	\$1,000
Collision Deductible	\$14	\$1,000
Towing and Labor	\$16	\$5,000
Vehicle Premium	\$675.22	\$548.33

Additional Interests

Name and Address	Interest
Citizens Bank of Oak Center, 245 Broad St, Oak Center, TX 75195	Loss Payee
Bank of American, 2060 Lunge Rd., Grand Park, TX 75199	Lienholder – Vehicle #1, 2010 GMC Terrain

Additional Named Insureds

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

Forms and Endorsements

Number	Name	Edition
CA7580	Personal Auto Declarations	5/4/2008
CA7240	Terrorism Exclusion – Vehicle 1	5/2/2020

Watercraft

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

Coverage

Description	Deductible	22-23 Limit	23-24 Limit
Hull #1, 2015 Cobalt Speedster, ID #56DF7460A			
Hull	\$5,000	\$10	\$50,000
Motor #1 – 2015 Mercedes G850 – ID #24564D454D	\$500		\$15,000
Trailer #1 – 2016 Boat Rides Trailways – ID #54FD56S4F8041		\$10	\$10
Portable Accessories	\$5,000	\$20	\$15,000
Personal Effects	\$1,000	\$30	\$10,000
Towing	\$150	\$40	\$1,500
Hurricane Haul-Out	\$500	\$50	\$5,000
Liability – Combined Single Limit – Each Accident	\$5,000	\$60	\$500,000
Bodily Injury – Each Person		\$70	\$4
Property Damage – Each Accident	\$2	\$80	\$3
Medical Payments	\$5,000	\$90	\$500,000
Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$5,000	\$100	\$500,000
Bodily Injury – Each Person	\$7	\$110	\$1
Property Damage – Each Accident	\$9	\$120	\$8
Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$5,000	\$130	\$500,000
Bodily Injury – Each Person	\$4	\$140	\$6
Property Damage – Each Accident	\$5	\$150	\$3

Hull #2, 2002 Open Water Freedom, ID #15794350			
Hull			\$25,000
Trailer #2 – 2002 Rafts R Us DD1500 – ID #5463246	\$2,500		\$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

Hull #3, 2010 Fishing Waters Skimmer, ID #4F4DF4558158			
Hull			\$48,000
Trailer #3 – 2008 Vanguard JT1700 – ID #4F6D6A5D4	\$2,500		\$25,000
Towing			\$1,500

Motors and Trailers

Description	Deductible	22-23 Limit	23-24 Limit
Motor #2, 2015 Mercedes G850 – ID #345DF48D2			
Outboard Motor Liability	\$500		\$15,000

Description	Deductible	22-23 Limit	23-24 Limit
Motor #3, 2010 Briggs and Stratton Outboard X – ID #54FD24654			
Outboard Motor Liability	\$500		\$15,000
Motor #4, 2017 Cobalt 500X – ID #24DF5D14			
Outboard Motor Liability	\$500		\$15,000
Motor #5, 2015 Open Waters 885X – ID #452461			
Outboard Motor Liability	\$500		\$15,000
Trailer #4, 2015 Vanguard WT850 – ID #2463DF46D46			
Trailer Liability	\$500	\$30	\$15,000
Trailer #5, 2017 Boat Rides Down the Road – ID #21FD54G			
Trailer Liability	\$500	\$40	\$15,000

Scheduled Portable Accessories

Equipment	Year	Manufacturer	Model	Serial Number	22-23 Limit	23-24 Limit
Hull #2, 2002 Open Water Freedom						
Lifeboat/Tender	2005	General Sails	S900	45456DF4	\$1,111	\$5,000
Ship to Shore Radio	2005	Airwaves	Xi200	24D6D345D	\$456	\$750
Hull #3, 2010 Fishing Waters Skimmer						
Fire Extinguisher	2015	Blaze Manufacturing	Stopper II	24F6D46S	\$1,230	\$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
Hull #1, 2015 Cobalt Speedster		
Vandalism Coverage	\$50,000	\$1,000
Theft and Burglary	\$50,000	
Hull #2, 2002 Open Water Freedom		
Windstorm / Hail	\$50,000	\$1,000

Additional Interests

Name and Address	Interest
First National Bank, 2837 Central Ave., Grand Park, TX 75199	Additional Insured
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Lienholder – Hull #1, 2015 Cobalt Speedster

Forms and Endorsements

Number	Name	Edition
H1152	Named Hurricane Inclusion – Hull 1	5/5/2011
T1254	Terrorism Exclusion – Hull 3	1/1/2001

Personal 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
Policy Limit	\$1	\$5,000,000
Self-Insured Retention	\$2	\$50,000
Uninsured Motorist	\$3	\$1,000,000
Underinsured Motorist	\$4	\$1,000,000
Terrorism	\$5	\$500,000

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
Automobile Liability, Policy Number: 154F8E1154, Effective: 12/20/2019 – 12/20/2020 with Hanover Insurance	
Combined Single Limit	\$500,000
Uninsured Motorist Liability Combined Single Limit	\$500,000
Homeowners, Policy Number: HO125744, Effective: 8/15/2020 – 8/15/2021 with Hanover Insurance	
Personal Liability – Each Occurrence	\$500,000
Renters, Policy Number: DW154522, Effective: 1/4/2020 – 1/4/2021 with Hanover Insurance	
Personal Liability – Each Occurrence	\$100,000
Watercraft, Policy Number: I9DF485440, Effective: 6/1/2020 – 6/1/2021 with Hanover Insurance	
Bodily Injury – Each Accident	\$500,000
Bodily Injury – Each Person	\$4
Property Damage – Each Accident	\$3
Uninsured Boaters	
Bodily Injury – Each Person	\$1
Property Damage – Each Accident	\$8
Personal Flood, Policy Number: HO125744, Effective: 8/15/2020 – 8/15/2021 with Hanover Insurance	
Each Occurrence	\$1,500,000

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

Marketing Summary

Coverage	Company	Response
Homeowners	Hanover Insurance	
Homeowners		
Homeowners		
Personal Flood	Hanover Insurance	
Personal Flood		
Personal Flood		
Inland Marine - Personal	Hanover Insurance	
Inland Marine - Personal		
Inland Marine - Personal		
Personal Automobile	Hanover Insurance	
Personal Automobile		
Personal Automobile		
Watercraft	Hanover Insurance	
Watercraft		
Watercraft		
Personal Umbrella	Hanover Insurance	
Personal Umbrella		
Personal Umbrella		

Premium Comparison

Coverage	Expiring	Renewal
Homeowners	\$1,674.00	\$1,714.00
Personal Flood	\$322.00	\$335.00
Inland Marine - Personal	\$178.00	\$182.00
Personal Automobile	\$1,817.79	\$1,798.61
Watercraft	\$426.00	\$455.00
Personal Umbrella	\$175.00	\$179.00
Total Premium	\$4,592.79	\$4,663.61

Disclaimers / Disclosures

Disclaimer

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Compensation Disclosure

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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 James & Sarah Zynn as presented to me.

Signature Title Date

I accept this proposal for James & Sarah Zynn 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