



James & Sarah Zynn

Presented on: June 5, 2023

Presented by: Sam Higginbottom

This document summarizes 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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Responsibilities

What We Do for You?

We are happy to replace the wording on this page to match your agency's requirements. Please supply it in a Microsoft Word document to your proposal consultant.

What We Are Asking You to Do?

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Our Service Team for You

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Casey Carlson	Account Manager
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Named Insureds

Insured	Interest	Add, Delete or Change?
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	Add, Delete or Change?
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

Company	Policy Number	Policy Term
Hanover Insurance	HO125744	8/15/2022 to 8/15/2023

Coverages

Subject of Insurance	Amount	Add, Delete, or Change?
Location #1, 14250 S. Country Club Ct., Oak Center, TX 75195		
Residence	Primary	
Coverage Form	Homeowners Form 2	
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 Number of Employees	\$150,000 2	
Fire Department Service Charge	Included	
Golf Cart Liability	Included	
Golf Cart – Physical Damage	\$100,000	
Identity Fraud Expense	Included	

Subject of Insurance	Amount	Add, Delete, or Change?
Mine Subsidence Property Description	\$23 Sample Property Description	
Plant, Shrubs, and Trees	Included	
Refrigerated Food Products	Included	
Sink Hole Collapse	Excluded	
Water Backup of Sewers and Drains	Included	
Windstorm Exclusion	Yes	
Vandalism Coverage Limit	\$25,000	
Deductible	\$1,000	

Location #2, 8750 S. Rockaway Beach Rd., Rockledge, FL 32956

Residence	Secondary	
Coverage Form		
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 Number of Carts	Excluded 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	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
JDZ Buildings, LLC	Additional Named Insured	
SCZ, LLC	Additional Named Insured	
Zynn Construction, Inc.	Additional Named Insured	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
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

Company	Policy Number	Policy Term
Hanover Insurance	HO125744	8/15/2022 to 8/15/2023

Coverages

Description	Limit	Deductible	Add, Delete, or Change?
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	Add, Delete, or Change?
Clinging Creeping Plants	\$27,000	\$2,000	
Mold Coverage	\$500,000	\$5,000	

Additional Interests

Name and Address	Interest	Add, Delete, or Change?
Bank of America, 2060 Lunge Rd., Grand Park, TX 75199	Mortgagee	

Inland Marine - Personal

Company	Policy Number	Policy Term
Hanover Insurance	HO125744	8/15/2022 to 8/15/2023

Coverages

Property Class	Amount	Special Conditions	Add, Delete, or Change?
Bicycles	\$4,500		
Cameras	\$1,500		
Guns	\$50,000		

Scheduled Property

Item	Description	Amount	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
JDZ Buildings, LLC	Additional Named Insured	
SCZ, LLC	Additional Named Insured	
Zynn Construction, Inc.	Additional Named Insured	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
T2548	Theft and Burglary - Guns	5/15/2005	
T1245	Terrorism Exclusion	1/1/2001	

Personal Automobile

Company	Policy Number	Policy Term
Hanover Insurance	154F8E1154	8/15/2022 to 8/15/2023

Vehicle Schedule

No.	Year, Make & Model	Vehicle Identification Number (VIN)	Add, Delete, or Change?
1	2010 GMC Terrain	FD421DF35E4S4A6	
2	1995 Ford F150	45F478E487548369	

Driver List

Name	Driver's License	ST	Date of Birth	Status	Add, Delete, or Change?
James D. Zynn	TX127548	TX	11/15/1980		
Sarah C. Zynn	TX457503	TX	6/6/1982		

Coverages

Description	Limit / Deductible	Add, Delete, or Change?
Vehicle #1, 2010 GMC Terrain		
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	

Description	Limit / Deductible	Add, Delete, or Change?
Towing and Labor	\$5,000	
Vehicle Premium	\$1,250.28	
Vehicle #2, 1995 Ford F150		
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	\$548.33	

Additional Interests

Name and Address	Interest	Add, Delete, or Change?
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	

Forms and Endorsements

Number	Name	Edition Date	Add, Delete, or Change?
CA7580	Personal Auto Declarations	5/4/2008	
CA7240	Terrorism Exclusion – Vehicle 1	5/2/2020	

Watercraft

Company	Policy Number	Policy Term
Hanover Insurance	I9DF485440	8/15/2022 to 8/15/2023

Coverage

Description	Limit	Deductible	Add, Delete, or Change?
Hull #1, 2015 Cobalt Speedster, ID #56DF7460A			
Hull	\$50,000	\$5,000	
Motor #1 – 2015 Mercedes G850 – ID #24564D454D	\$15,000	\$500	
Trailer #1 – 2016 Boat Rides Trailways – ID #54FD56S4F8041	\$100,000	\$1,000	
Portable Accessories	\$15,000	\$5,000	
Personal Effects	\$10,000	\$1,000	
Towing	\$1,500	\$150	
Hurricane Haul-Out	\$5,000	\$500	
Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000	
Bodily Injury – Each Person	\$4		
Property Damage – Each Accident	\$3	\$2	
Medical Payments	\$500,000	\$5,000	
Uninsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000	
Bodily Injury – Each Person	\$1	\$7	
Property Damage – Each Accident	\$8	\$9	
Underinsured Boaters Liability – Combined Single Limit – Each Accident	\$500,000	\$5,000	
Bodily Injury – Each Person	\$6	\$4	
Property Damage – Each Accident	\$3	\$5	
Hull #2, 2002 Open Water Freedom, ID #15794350			
Hull	\$25,000		
Trailer #2 – 2002 Rafts R Us DD1500 – ID #5463246	\$25,000	\$2,500	
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		

Description	Limit	Deductible	Add, Delete, or Change?
Hull #3, 2010 Fishing Waters Skimmer, ID #4F4DF4558158			
Hull	\$48,000		
Trailer #3 - 2008 Vanguard JT1700 - ID #4F6D6A5D4	\$25,000	\$2,500	
Towing	\$1,500		

Motors and Trailers

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

Scheduled Portable Accessories

Equipment	Year	Manufacturer	Model	Serial Number	Limit	Add, Delete, or Change?
Hull #2, 2002 Open Water Freedom						
Lifeboat/Tender	2005	General Sailing	S900	45456DF4	\$5,000	
Ship to Shore Radio	2005	Airwaves	Xi200	24D6D345D	\$750	

Equipment	Year	Manufacturer	Model	Serial Number	Limit	Add, Delete, or Change?
Hull #3, 2010 Fishing Waters Skimmer						
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	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
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 Date	Add, Delete, or Change?
H1152	Named Hurricane Inclusion - Hull 1	5/5/2011	

Personal Umbrella

Company	Policy Number	Policy Term
Hanover Insurance	HO125744	8/15/2022 to 8/15/2023

Coverages

Description	Limit	Add, Delete, or Change?
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	Add, Delete, or Change?
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	Add, Delete, or Change?
1	2010 GMC Terrain	
2	1995 Ford F150	

Recreational Vehicles

Vehicle	Description	Add, Delete, or Change?
1	2020 Sunset Rivera	

Watercraft

Watercraft	Description	Add, Delete, or Change?
1	2015 Cobalt Speedster	
2	2002 Open Water Freedom	
3	2010 Fishing Waters Skimmer	

Drivers

Driver	Name	Add, Delete, or Change?
1	James D. Zynn	
2	Sarah C. Zynn	

Underlying Coverages

Description	Limits	Add, Delete, or Change?
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	Add, Delete, or Change?
Terrorism Exclusion	\$100,000	\$1,000	

Additional Named Insureds

Insured	Interest	Add, Delete, or Change?
JDZ Buildings, LLC	Additional Named Insured	
SCZ, LLC	Additional Named Insured	
Zynn Construction, Inc.	Additional Named Insured	

Coverage Checklist

Coverage	Covered	Not Covered	Any Quotes?
Homeowners	x		
Mobile Home		x	
Personal Flood	x		
Dwelling Fire		x	
Inland Marine / Personal Article	x		
Auto	x		
Watercraft	x		
Personal Umbrella	x		
	x		

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	Issuing Company	Expiring	Renewal
Homeowners	Hanover Insurance		\$2,798.41
Personal Flood	Hanover Insurance		Included
Inland Marine - Personal	Hanover Insurance		Included
Personal Automobile	Hanover Insurance		\$1,798.61
Watercraft	Hanover Insurance		\$421.00
Personal Umbrella	Hanover Insurance		\$150.00
Total Premium		\$0.00	\$5,168.02

Premium Summary

Coverage	Issuing Company	Premium
Homeowners	Hanover Insurance	\$2,798.41
Personal Flood	Hanover Insurance	Included
Inland Marine - Personal	Hanover Insurance	Included
Personal Automobile	Hanover Insurance	\$1,798.61
Watercraft	Hanover Insurance	\$421.00
Personal Umbrella	Hanover Insurance	\$150.00
Total Premium		\$5,168.02

Disclaimers / Disclosures

Disclaimer

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Compensation Disclosure

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Other Disclosures

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