

**Sent:** Friday, January 31, 2014 12:25:10 PM  
**Subject:** Insurance  
**From:** Richard Joslin <[REDACTED]>  
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I will call Haber to see what schedules he has and if there is designation by location. The large pieces such as Serra are in Bedford and are owned by Narrows not trusts. Also want to see personal property schedules to homeowners policies and if manuscripts are scheduled.

If there is large loss in NYC, the primary and first and second excess policies cover the loss. This means that any subsequent SH or Bedford loss on art including art in transit/ loan would not be covered as all supplemental excess policies only cover NY location.

I am at Yale this morning, free after 10. In NYC by lunch time