Marrowstone Specialty Insurance

400 Quarry Row
Providence, RI 02903
(844) 555-0154
marrowstone.example

## Scheduled Personal Articles - Schedule of Insured Items

**Policy number:** MS-PAF-0093127-10

**Policy period:** December 8, 2025 to December 8, 2026

**Named insured:** Margaret A. Ostrander and Raymond C. Ostrander, 1846 Hawkstone Drive, Madison, WI 53711

**Agent:** Capitol Prairie Insurance Agency, Linda Schroedl

| No. | Class | Description | Amount of insurance |
|---|---|---|---|
| 1 | Jewelry | Lady's diamond solitaire ring, 0.72 ct round brilliant, 14k yellow gold | $4,900.00 |
| 2 | Jewelry | Lady's diamond solitaire ring, 0.58 ct old European cut, 14k white gold filigree | $3,750.00 |
| 3 | Jewelry | Lady's sapphire and diamond ring, 2.10 ct oval sapphire, 18k white gold | $4,600.00 |
| 4 | Jewelry | Cultured pearl strand, 18 in., 7 mm Akoya, 14k clasp | $1,900.00 |
| 5 | Jewelry | Norwegian silver brooch (sølje), about 1920 | $1,150.00 |
| 6 | Jewelry | Gent's Omega Seamaster wristwatch, 1968, stainless steel | $4,150.00 |
| 7 | Jewelry | Diamond stud earrings, 0.50 ct total, 14k white gold | $1,850.00 |
| 8 | Jewelry | Diamond tennis bracelet, 2.00 ct total, 14k white gold | $4,300.00 |
| 9 | Jewelry | Diamond solitaire pendant, 0.40 ct, 14k white gold | $1,450.00 |
| 10 | Fine art | H. Lindgaard, "Lake Mendota, November", oil on canvas | $6,500.00 |
| 11 | Fine art | M. Kessel Dahl, "Three Pears", oil on panel | $3,200.00 |
| 12 | Fine art | W. Kivisto, "Skein Lake, Ice-Out", oil on canvas (kept at 8815 Skein Lake Road, Minocqua) | $2,800.00 |
| 13 | Fine art | H. Lindgaard, "Untitled (Birches)", ink on paper | $1,800.00 |
| 14 | Fine art | R. Østby, "Lofoten Harbor", acrylic on canvas | $1,600.00 |

| | Amount |
|---|---|
| Jewelry, items 1 to 9 | $28,050.00 |
| Fine art, items 10 to 14 | $15,900.00 |
| Total amount of insurance | $43,950.00 |

### How the amounts were set

Items 1, 2 and 4 to 9 are scheduled at the values in the appraisal by Solheim Gem Appraisal dated September 17, 2024. Item 3 is scheduled at the value declared when it was added to the policy on August 21, 2017. Items 10 to 14 are scheduled at the values in the appraisal by Prairie Line Fine Art Appraisals dated October 19, 2021.

### Terms

- Deductible: none.
- Jewelry is covered for loss, theft, damage and unexplained disappearance, anywhere in the world. A loss is settled at the cost to replace with like kind and quality, up to the amount of insurance for the item.
- Fine art is covered at agreed value.
- A newly acquired article of a class already scheduled is covered for 30 days, up to 25% of the total for that class, and must be reported within those 30 days.

### Premium

| Item | Amount |
|---|---|
| Jewelry | $490.88 |
| Fine art | $193.12 |
| Annual premium | $684.00 |