



Jewelry Appraisals for: Insurance ⇄ Antiques ⇄ Fair Market Value ⇄ Independent Diamond Reports

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Purpose and Function

1. Purpose and Function. The purpose of this report is to provide an estimated retail replacement value. The function of this report is to obtain insurance. This appraisal document cannot be used for any other purpose or function.

Basis of Value

2. Basis of Value. The value stated reflects the replacement cost new for a comparable item unless otherwise stated. The retail value stated is based on the date of this appraisal only. Research for the stated value uses current market information. Consideration is given to design execution, condition, quality, and desirability. Trademarks and copyrights are also considered as well as place of purchase.

Sales Tax

3. Sales Tax. This appraisal report does not include sales tax. Individual sales tax or other taxes can vary over time based on laws and geographic location. You should contact your insurance agent to determine if it is covered on your policy should a replacement occur.

Role of the Appraiser

4. Role of the Appraiser. This report is not an offer to buy or sell the item at any price. Unless otherwise stated I have examined every item in this report. Unless otherwise stated I have no past, present, or future interest in the items in this report.

Documentation

5. Documentation. Photographs in this report are not to be used as an accurate guide to color representation or size. They represent design only. Diamond and colored gemstone grading are systems and nomenclature are based on those developed by the Gemological Institute of America. Copies of this report will not be released to third parties without written consent of the client unless legally required to do so.

Identification and Quantification of Materials

6. Identification and Quantification of Materials. Metals are described as stamped or tested and are assumed to be consistent throughout. Weights and measurements are estimates or exact and will be stated as such. When estimated, they will be based on accepted gemological practices and formulas.

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"He saw wisdom and appraised it." Job 28:27