

## Insurance and The Appraisal

Your jewelry is insured - but you may not have the coverage you think you have.

**If your jewelry is lost, stolen or damaged, the replacement value won't be based on what you paid for it or what you feel it's worth.**

The insurance company will use the detailed information contained in a professional appraisal to establish the replacement value.

Without a professional appraisal, you may not get the insurance reimbursement you would be entitled to.

The majority of all appraisals are prepared for insurance purposes. An appraisal isn't just an opinion; it is a detailed determination, based on testing, measurement and careful calculation of the cost to replace or reproduce a piece of jewelry in new condition at current market prices.

Of course, appraisals are valuable for many other purposes as well: price evaluation when buying or selling, estate settlements, and various tax purposes.

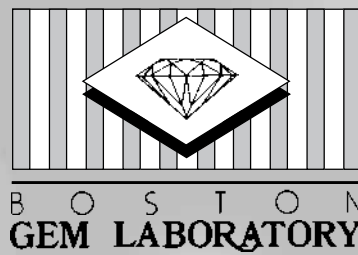
The Boston Gem Lab approach is unique: appraisals are done in our client's presence, so that jewelry items always remain in their possession.

## About Boston Gem Laboratory

The Boston Gem Laboratory is an independent, professionally accredited appraisal organization providing appraisals of gems and jewelry. Our appraisers are trained by the Gemological Institute of America and the New England Society of Appraisers. The New England Society of Appraisers maintains a strict code of professional ethics and provides continuing education for members.

The Boston Gem Laboratory appraisal Services have been sought by leading New England jewelers, law firms, insurance adjusters and bank trust officers.

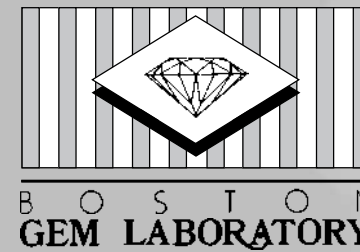
Boston Gem Laboratory's experience has spanned over twenty years, including court cases requiring expert witness testimony. Boston Gem Laboratory appraisals conform to Uniform Standards of Professional Appraisal Practice.



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**Our Professional Appraisal Practice is Dedicated to Accuracy, Integrity and Gemological Education**



**Boston Gem Laboratory  
Established 1986**

**Expert Appraisers of  
Modern, Contemporary, Antique  
and Vintage Jewelry**

Our expert appraisals can save you money and help protect your property.

An expert appraisal from Boston Gem Labs will provide you with the information you need, whether you are insuring, buying, or selling.

The value of your jewelry items is determined at the time loss. Insurance companies have the option of replacing the loss instead of making a cash settlement or repairing the damaged property.

## FREE SERVICES

**Consultation:** know the value of your gold, diamonds and jewelry before you buy or sell

**Buying and Brokerage Assistance:** where to buy and sell diamonds, colored stones and jewelry

**Mounting Evaluation:** is the mounting well-made and secure

**Antique and Vintage Jewelry:** history and authenticity

**Restoration and Custom Design:** finding the best designer/goldsmith

**GIA Report Evaluation:** excellent diamond cut grade may not have ideal performance - BGL provides a light return and proportion analysis

**Colored Stone Treatments:** not disclosed and identification of problem enhancements

**Expert Witness Consultation:** serving attorneys, our testimony has always been accepted in court

## APPRAISAL PROCESS

Our appraisals are highly detailed:

Statement of metal type and testing

Net weights of metal

Jewelry measurements

Manufacturing process  
(custom design, hand  
fabricated)

Jewelry finish

Condition of item

Trademark and hallmark

Description of setting (style & motif)

Grading of gemstones with weights  
and measurements

Notation of treatments

Type of grading system used

Light analysis for diamonds

Cut analysis for diamonds and colored  
stones

Plotting for diamonds where applicable

Digital photographs

Period jewelry design and motif, circa  
date and provenance



Each completed appraisal is laminated and bound.

### Basic Rates:

\$100.00 first item

\$50.00 each additional item

## Sample Appraisal



APPRAISAL FOR INSURANCE August 19, 2011

On this day we have examined and appraised the item(s) described below for insurance purposes.

(1) One lady's 14 kt. white gold diamond engagement ring containing:

one round brilliant-cut diamond measuring approximately 5.95 - 6.02 x 3.64 mm, weighing approximately .81 carat, estimated by GIA formula

|                   |  |
|-------------------|--|
| Cut Proportions:  | Excellent (GIA Class 1A)   |
| Light Return:     | Very Good  |
| Light Analysis:   | based on evaluation of brightness, dispersion, leakage and contrast  |
| Diamond Color:    | E  |
| Fluorescence:     | medium blue  |
| Diamond Clarity:  | SI2  |
| Polish:           | Very Good  |
| Symmetry:         | Very Good  |
| Est. Proportions: | depth 60.7%, table 60%<br>crown angle 35.5°, crown height 14.0%<br>pavilion angle 40.8°, pavilion depth 43.0%                      |
| Girdle:           | faceted, medium to slightly thick  |
| Culet:            | none   |
| Diamonds:         | (10) ten round full cut diamonds<br>measuring approximately 1.8-1.7 mm in<br>diameter, weighing approximately<br>.25 carat totally |
| Quality Grade:    | cut-class 3, color-G/H, clarity-SI1/SI2  |
| Total Weight:     | 2.5 DWT  |
| Manufacturing:    | bright finish, cast-and-assembled, prong<br>and bead set; stamped 14K  |
| Metal Purity:     | tested   |
| Condition:        | new  |
| Gold Price:       | based on \$1,848 (London market)   |

Total Replacement Value \$6,500.00  
applicable taxes additional