

# Jewelry Appraisal for Insurance

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Prepared for: J.P. Client and M.S. N. Client  
762 Encanto St  
Corona, CA 92881

And the client's Insurance Company

Appraisal date: 6/6/2016

Prepared by: Martin Highland, GG, CIA

*Martin Highland*

**HIGHLAND**  
**APPRAISAL SERVICES**  
*GEM & JEWELRY SPECIALISTS*  
123-456-7890

Voice: 555-555-1212

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CLIENT'S NAME AND ADDRESS

J.P. Client  
762 Encanto St  
Corona, CA 92881

DESCRIPTION OF ARTICLE(S)

ITEM <u>1</u> OF <u>2</u>	CLASS CODE # 05-1-1	CODE DESCRIPTION Lady's Karat Yellow Gold Diamond Engagement Ring	EST REPLACEMENT VALUE \$ <u>\$19,000.00</u>
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Mounting:

Mfg: Unknown Not stamped  
18 karat Yellow Gold Cast & Hand Assembled Ladies Engagement Ring 4.50 gm  
Karatage or % Color Metal type Trademark (Mfg & Style#) Workmanship Gender (Ladies/Mens) Item Type Size MM Weight (dwt, gm)

Stone(s): (each stone(s) grouping)

1	Bezel	Round Brilliant	Diamond	59.9%	None	VG / VG				
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown Angle	Girdle Thickness	Pavilion %	Culet Size	Sym/Polish
				7.55 x 7.57 x 4.69	H			SI <sup>2</sup>	1.63 ct	Yes N/A
				MM x MM x MM x MM	Color or (Tone/Saturation/Hue)			Clarity	Total Weight	Approx? Avg Wgt
126	Micro Pavé	Round Brilliant	Diamond	Excellent						Excel/Excel
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown Angle	Girdle Thickness	Pavilion %	Culet Size	Sym/Polish
								VS <sup>1</sup>	.87 ct	Yes 0.005 ct
				MM x MM x MM x MM	Color or (Tone/Saturation/Hue)			Clarity	Total Weight	Approx? Avg Wgt
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown Angle	Girdle Thickness	Pavilion %	Culet Size	Sym/Polish
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OPTIONAL DESCRIPTION

Melee diamonds are f-g in color, ranging in size from 005-025 cts (1.0-1.9mm).

Y	Color Photograph Attached
N	Item Sales Receipt Attached

SIGNATURES

The values set forth herein are an estimate of the current replacement cost at which the appraised jewelry may be purchased in a retail jewelry store and reflects the price at which the appraised or similar jewelry may be purchased at this store (unless stated otherwise). Because jewelry appraisal and evaluation is not a pure science and therefore subjective, estimates of replacement value may vary from one appraiser to another and such a variance does not necessarily constitute error on the part of the appraiser.

This appraisal is given to the customer named above and shall in effect provide customer and their insurer the terms and conditions printed on the reverse side of this appraisal. The provisions of this appraisal shall inure to the benefit of the named customer's insurance company to the same extent that they would the customer named herein.

Appraiser Signature: Martin Highland Title: Certified Insurance Appraiser Date: 6/11/2016

Print/Type Name: Martin Highland PAGE 10 OF 13