

Jewelry Insurance Appraisal Checklist

DIAMONDS

- ◆ **Graded:** While mounted or unmounted
- ◆ **Clarity & rating system used:** GIA, AGS, other
Be specific with grading, particularly for imperfect stones which should include I1, I2, or I3.
- ◆ **Measurements**
Indicate width, depth of stone in millimeters.
- ◆ **Enhancement and type**
Specify laser drilled, irradiated, etc.
- ◆ **Color & grading system used:** GIA, AGS, other
Note fluorescence. Fancy color diamonds require specific information which can affect value. Specify whether color is natural or enhanced.
- ◆ **Cut**
Include any information that affects value, i.e., millimeter dimensions, interrelationships between table size, crown height, and pavilion depth percentages, plus the overall symmetry. For fancy cuts, indicate the visibility of bow-tie, if stone is elongated, too bulbous, etc.
- ◆ **Carat weight**
Indicate whether it is determined by weight, provided by manufacturer or estimated by formula.
- ◆ **Damage**
Plot chips. Damaged diamonds will not be insured until a plot is reviewed. If damage is minimal, insurance may be possible.
- ◆ **Old European/Old Mine diamonds**
Value should be based on replacement with Old European or Old Mine cut.

COLORED STONES

- ◆ **Type of stone**
Indicate natural gemstone, cultured, treated or enhanced, assembled, synthetic, imitation or simulated gemstone.
- ◆ **Enhancement/treatment**
Heat, oiling, irradiation, etc.
- ◆ **Special effects**
Asterism, chatoyancy, play of color, etc.
- ◆ **Color**
Describe the color in terms of hue, tone and saturation. GIA uses 1-10 grading, based on the description and color range.
- ◆ **Clarity**
GIA divides transparent colored stones into Type I, II or III clarity types. Each clarity type is divided into eight grades--VVS (very very slightly included) to Del (Declasse').
- ◆ **Cut**
GIA uses 1-10 grading, rating cut from commercial to extra fine.
- ◆ **Carat weight**
Indicate whether it is determined by weight, provided by manufacturer or estimated by formula.
- ◆ **Measurements**
Indicate width, depth of stone in millimeters.

PEARLS

- ◆ **Type**
Akoya cultured, South Sea cultured, blister, mabe, etc.
- ◆ **Size in millimeters**
- ◆ **Nacre thickness**
- ◆ **Luster**
- ◆ **Surface appearance**
- ◆ **Color**
- ◆ **Enhancement**
Bleached, dyed
- ◆ **Shape**
- ◆ **Quality of match, if multiples or strand**

MOUNTINGS

- ◆ **Type**
If mounting is heavy, include DWT or gram weight of the gold. Specify whether die struck, custom-made or machine-made.
- ◆ **Description of mounting**
Indicate trademark, copyright if present. Describe quality of construction.
- ◆ **Karat content**
Indicate whether stamped or tested.
- ◆ **Finish**
Specify whether high polish, matte or satin.

WATCHES

- ◆ **Model number and serial number**
- ◆ **Manufacturer**
- ◆ **Karat content**
- ◆ **Stone information, if applicable**
- ◆ **Alterations**
Indicate if watch was altered after original purchase.
Ex: Diamond dial
- ◆ **Value** __new __used

GOLD CHAINS

- ◆ **Style**
- ◆ **DWT or gram weight**
- ◆ **Length**
- ◆ **Karat**