

Insurance Scheduling Documentation (JISO)

Prepared
For

American Accurate

Example Appraisal

Appraisals

Prepared by:

Geoffrey A. Nelson, GJ (GIA), GG (GIA), SM (NAJA), CIA (JIAI)

Saturday, August 22, 2020

CLIENT'S NAME AND ADDRESS

Example Appraisal

DESCRIPTION OF ARTICLE(S)

ITEM	1	OF	10	CLASS CODE #	05-0-2	CODE DESCRIPTION	Ladies' Platinum Diamond Ring	EST REPLACEMENT VALUE	\$ \$190,000.00 USD
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Mounting:

(stamped "Platinum") 95%+ platinum	(no trademark) (style# unknown)	Cast & Assembled	(Not Used)	Diamond Three Stone Ring	6.5	25.50(heigh ht) x 20.00(widt h) x 12.50 4.00(depth) mm	8.0 dwt 12.5 g Weight (dwt. grm)
Karatage or %	Color	Metal Type	Hallmarks (Mfg & Style #)	Workmanship	Gender (Ladies/Mens)	Item Type	Size

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

1	4-prong set	Emerald Cut	No treatment detected. Diamond	GIA Class II	68%	15.5% 40.0°	Medium - Slightly Thick, Polished	43.8° 48.0%	None	Excellent/Excellent	
# Stones	Set	Shape	Natural (original)	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
The girdle is inscribed "The girdle is inscribed "GIA 9871234""			12.00 x 9.74 x 6.39 mm (Depth estimated)	H None LW UV				VS-1	6.67 ct	Stated	N/A
			MM x MM x MM x MM	Color or (Tone/Saturation/Hue)				Clarity	Total Weight	Approx? Avg Wgt	
1	4-prong set	Trapezoid Shape	No treatment detected. Diamond	Class II (GIA)	65%	15.5% 41.0°	Slightly Thick, Polished	45.0° 50.0%	None	Very Good/Excellent	
# Stones	Set	Shape	Natural (original)	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
			7.50 x 5.50 x 4.13 mm (Depth estimated)	E None LW UV				VS1	1.24 ct	Yes	N/A
			MM x MM x MM x MM	Color or (Tone/Saturation/Hue)				Clarity	Total Weight	Approx? Avg Wgt	
1	4-Prong set	Trapezoid Shape	No treatment detected. Diamond	Class II (GIA)	65%	14.5% 40.0°	Medium - Slightly Thick, Polished	46.7° 53.0%	None	Very Good/Very Good	
# Stones	Set	Shape	Natural (original)	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
			7.50 x 5.50 x 4.13 mm (Depth estimated)	F None LW UV				VS1	1.25 ct	N/A	
			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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
			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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
			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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
			MM x MM x MM x MM	Color or (Tone/Saturation/Hue)				Clarity	Total Weight	Approx? Avg Wgt	

OPTIONAL DESCRIPTION

Bright polish finish. The workmanship is good to very good. The condition is new. Acquired from Sample Jewelers . All Stones Graded Mounted.
Market Activity Approach (Hoefer Guild).

◇Est. Replacement Value (JISO/ACORD)(Cost New)

Y	Color Photograph Attached	\$270,000.00 Est. FULL Retail
N	Item Sales Receipt Attached	\$180,000.00 Sales Receipt

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 (We do not Buy or Sell). 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 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:

Title:

Certified Insurance Appraiser

Date:

22-Aug-20

Print/Type Name:

Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)

GI- 16450 Effective Date 22-Aug-20

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OF

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CLIENT'S NAME AND ADDRESS

Example Appraisal

DESCRIPTION OF ARTICLE(S)

ITEM	2	OF	10	CLASS CODE #	05-0-2	CODE DESCRIPTION	Ladies' Platinum Diamond Ring	EST REPLACEMENT VALUE	\$	\$190,000.00 USD
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Mounting:

(stamped "Platinum") 95%+ platinum	(no trademark) (style# unknown)	Cast & Assembled	(Not Used)	Diamond Three Stone Ring	6.5	25.50(heigh ht) x 20.00(widt h) x 12.50 4.00(depth) mm	8.0 dwt 12.5 g Weight (dwt. grm)
Karatage or %	Color	Metal Type	From: Fred Meyer Jewelers Hallmarks (Mfg & Style #)	Workmanship	Gender (Ladies/Mens)	Item Type	Size

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

1	4-prong set	Emerald Cut	No treatment detected. Diamond	GIA Class II	68%	15.5% 40.0°	Medium - Slightly Thick, Polished	43.8° 48.0%	None	Excellent/ Excellent
# Stones	Set	Shape	Natural (origin)	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
The girdle is inscribed "The girdle is inscribed "GIA 9871234". 12.00 x 9.74 x 6.39 mm (Depth estimated)										
H None LW_UV										
Color or (Tone/Saturation/Hue)										
1	4-prong set	Trapezoid Shape	No treatment detected. Diamond	Class II (GIA)	65%	15.5% 41.0°	Slightly Thick, Polished	45.0° 50.0%	None	Very Good/ Excellent
# Stones	Set	Shape	Natural (origin)	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
7.50 x 5.50 x 4.13 mm (Depth estimated)										
E None LW_UV										
Color or (Tone/Saturation/Hue)										
1	4-Prong set	Trapezoid Shape	No treatment detected. Diamond	Class II (GIA)	65%	14.5% 40.0°	Medium - Slightly Thick, Polished	46.7° 53.0%	None	Very Good/ Very Good
# Stones	Set	Shape	Natural (origin)	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
7.50 x 5.50 x 4.13 mm (Depth estimated)										
F None LW_UV										
Color or (Tone/Saturation/Hue)										
Clarity Total Weight Approx? Avg Wgt										
VS-1 6.67 ct Stated N/A										
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
MM x MM x MM x MM										
Color or (Tone/Saturation/Hue)										
Clarity Total Weight Approx? Avg Wgt										

OPTIONAL DESCRIPTION Bright polish finish. The workmanship is very good. The condition is new. Acquired from Sample Jewelers . All Stones Graded Mounted. Plots below item photo(s). Market Activity Approach (Hoefler Guild).

◇Est. Replacement Value (JISO/ACORD)(Cost New)

Y	Color Photograph Attached	\$270,000.00 Est. FULL Retail
N	Item Sales Receipt Attached	\$180,000.00 Sales Receipt

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 (We do not Buy or Sell) 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 variance does not necessarily constitute error on the part of the appraiser.

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Appraiser Signature: 

Title: Certified Insurance Appraiser Date: 22-Aug-20

GI- 16450 Effective Date 22-Aug-20

Print/Type Name: Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)

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American Accurate
Appraisals
GEMMOLOGY INTERNATIONALCLIENT'S NAME AND ADDRESS
Example Appraisal

DESCRIPTION OF ARTICLE(S)

ITEM	3	OF	10	CLASS CODE #	05-2-2	CODE DESCRIPTION	Ladies White Gold Diamond Ring	EST REPLACEMENT VALUE	\$ \$800.00 USD
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Mounting:

(stamped "10K") 10K white gold		(no trademark) (style# unknown)		Cast	(Not Used)	Diamond Thirteen Stone Inline	4.5,	19.25(heig ht) x 19.35(widt h) x 2.45 1.88(depth) mm	1.2 dwt 1.9 g
Karatage or %	Color	Metal Type	Hallmarks (Mfg & Style #)	Workmanship	Gender (Ladies/Mens)	Item Type	Band Ring	Size	Weight (dwt, grm)

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

13	4-Prong	Round Brilliant	No treatment detected. Diamonds	GIA Cut Grade:						Good / Good
# Stones	Set	Shape	Natural (original type)	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
				G to H					0.40 ct	Yes
			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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
								Clarity	Total Weight	Approx? Avg Wgt
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
								Clarity	Total Weight	Approx? Avg Wgt
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
								Clarity	Total Weight	Approx? Avg Wgt
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
								Clarity	Total Weight	Approx? Avg Wgt
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
								Clarity	Total Weight	Approx? Avg Wgt
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
								Clarity	Total Weight	Approx? Avg Wgt

OPTIONAL DESCRIPTION

Bright polish finish. The workmanship is good to very good. The condition is as new. All Stones Graded Mounted. Market Activity Approach (Hoefer Guild).

Est. Replacement Value (JISO/ACORD)(Cost New)

Y Color Photograph Attached \$1,600.00 Est. Full Retail old
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. (We do not Buy or Sell) 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 variance does not necessarily constitute error on the part of the appraiser.

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Appraiser Signature: _____

Title:

Certified Insurance Appraiser

Date:

22-Aug-20

Print/Type Name: Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)

GI- 16450 Effective Date 22-Aug-20

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Appraisals
GEMMOLOGY INTERNATIONAL

CLIENT'S NAME AND ADDRESS

Example Appraisal

DESCRIPTION OF ARTICLE(S)

CLASS CODE #				STONE DESCRIPTION						EST REPLACEMENT VALUE			
ITEM	4	OF	10	06-2-5	Lady's Karat White Gold Precious Gem & Colored Stone Ring						\$ \$23,400.00 USD		
Mounting:													
(stamped "18K") 18K white gold			(no trademark) (style# unknown)		Cast & Assembled		(Not Used)		Ruby & Diamond Three Stone		6.5	25.00(heigh t) x 20.00(widt h) x 8.50 - 4.00(depth) mm	4.2 dwt 6.5 g
Karatage or %		Color	Metal Type	Hallmarks (Mfg & Style #)	Workmanship		Gender (Ladies/Mens)		Item Type	Ring	Size	Weight (dwt. grm)	
Stone(s): (each stone(s) grouping													
1	5-Prong (V- No set	(Brilliant Cut) Heart Shape Mixed Cut (Step Cut)	Most likely heat treated. Ruby - Corundum Natural (originator)	Very Good (GIA)	60.0 %	15.0 %	Slightly Thick - Thick Polished	60.0 %	None	Very Good / Very Good			
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish			
		8.50 x 8.50 x 6.70 mm (Depth estimated)		stop R 30(00) 6/5 Medium dark Strong strongly purplish Red		Transparent		4.18 ct	N/A				
		MM x MM x MM x MM		Color or (Tone/Saturation/Hue)		Clarity		Total Weight	Approx? Avg Wgt				
2	3-Prong Set	Pear Shape Brilliant Cut	No treatment detected. Diamond	GIA Class II	65 %				None	Very Good / Very Good			
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish			
		8.00 x 5.00 mm		G to H		VS1 to VS2		1.54 cttw	Yes	0.772 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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish			
		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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish			
		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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish			
		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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish			
		MM x MM x MM x MM		Color or (Tone/Saturation/Hue)		Clarity		Total Weight	Approx? Avg Wgt				
OPTIONAL DESCRIPTION													
Bright polish finish. The workmanship is very good. The condition is as new. Acquired from Sample Jewelers . All Stones Graded Mounted. Market Activity Approach (Hoefer Guild).													
Est. Replacement Value (JISO/ACORD)(Cost New)													
Y	Color Photograph Attached												
N	Item Sales Receipt Attached												

SIGNATURES

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Appraiser Signature:

Title:

Certified Insurance Appraiser

Date: 22-Aug-20

Print/Type Name:

Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)

GI- 16450 Effective Date 22-Aug-20

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American Accurate
Appraisals
GEMMOLOGY INTERNATIONALCLIENT'S NAME AND ADDRESS
Example Appraisal

DESCRIPTION OF ARTICLE(S)

ITEM	5	OF	10	CLASS CODE #	06-2-5	CODE DESCRIPTION	Lady's Karat White Gold Precious Gem & Colored Stone Ring	EST REPLACEMENT VALUE	\$ \$23,400.00 USD
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Mounting:

(stamped "18K") 18K white gold		(no trademark) # NA		Cast & Assembled	(Not Used)	Ruby & Diamond Three Stone	6.5	25.00(heig ht) x 20.00(widt h) x 8.50 4.00(depth) mm	4.2 dwt 6.5 g
Karatage or %	Color	Metal Type	Hallmarks (Mfg & Style #)	Workmanship	Gender (Ladies/Mens)	Item Type	Ring	Size	Weight (dwt, grm)

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

1	5-Prong (V- tip) set	(Brilliant Cut) Heart Shape Mixed Cut (Step Cut)	Most likely heat treated. Ruby - Corundum Natural (original)	Very Good GIA Grade: (Cut/Make)	60.0 % Table %	15.0 % Crown	Slightly Thick - Thick Polished Girdle Thickness	60.0 % Pavilion	None Culet Size	Very Good / Very Good Sym/Polish
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
		8.50 x 8.50 x 6.70 mm (Depth estimated)	stpR 30(00) 6/5 Medium dark Strong strongly purplish Red	Color or (Tone/Saturation/Hue)				Eye Clean Transparent Clarity	4.18 ct Total Weight	N/A Approx? Avg Wgt
2	3-Prong set; Set	Pear Shape Brilliant Cut	No treatment detected. Diamonds Natural (original)	Class II (GIA) GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Very Good / Very Good Sym/Polish
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
		8.00 x 5.00 mm	G to H	Color or (Tone/Saturation/Hue)				VS1 to VS2 Clarity	1.56 ct Total Weight	Yes Approx? Avg Wgt
		MM x MM x MM x MM								
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
		MM x MM x MM x MM								
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
		MM x MM x MM x MM								
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
		MM x MM x MM x MM								
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
		MM x MM x MM x MM								

OPTIONAL DESCRIPTION

Bright polish finish. The workmanship is good to very good. The condition is new. Acquired from Sample Jewelers . All Stones Graded Mounted. Plot below item photo(s). Market Activity Approach (Hoefer Guild).

Est. Replacement Value (JISO/ACORD)(Cost New)

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 (We do not Buy or Sell). 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 variance does not necessarily constitute error on the part of the appraiser.

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Appraiser Signature: _____
Print/Type Name: Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)Title: Certified Insurance Appraiser Date: 22-Aug-20
GI- 16450 Effective Date 22-Aug-20

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American Accurate

Appraisals

GEMMOLOGY INTERNATIONAL

CLIENT'S NAME AND ADDRESS

Example Appraisal

DESCRIPTION OF ARTICLE(S)

ITEM	6	OF	10	CLASS CODE #	06-1-5	CODE DESCRIPTION	Ladies's Yellow Gold Precious Gem & Diamond Ring	EST REPLACEMENT VALUE	\$ 2,600.00 USD
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Mounting:

(stamped "14K") 14K yellow gold		North American Jewelers, Inc (NAJ))		Cast & Assembled	(Not Used)	Opal Doublet & Diamond Tapered		6.5	25.22(heig ht) x 19.42(widt h) x 11.81 4.71(depth) mm	5.1 dwt 8.0 g
Karatage or %	Color	Metal Type	Half # N/A (Mfg & Style #)	Workmanship	Gender (Ladies/Mens)	Item Type	Shank Ring	Size	Weight (dwt. grm)	
Stone(s): (each stone(s) grouping										

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

1	6-Prong set:	Oval Cabochon	Unable test for treatment.	Black Opal Doublet	GIA Very Good	Potch 0%; Very Bright; Harlequin					Very Good/ Very Good	
# Stones	Set	Shape	Natural (original type)	Type	GIA Grade: (Cut/Make)						Sym/Polish	
		10.76 x 9.00 x 4.20 mm (Depth estimated)			B 22(00) 2/2 Very light Slightly GrayishBlue							
			MM x MM x MM x MM		Play%: 10(V) 30(B) 40(G) 0(Y) 20(O) 0(R)							
					Free of fractures			.00 ct	N/A	N/A		
					Translucent Clarity			Total Weight	Approx?	Avg Wgt		
10	Channel set:	Round Brilliant	No treatment detected.	Diamonds	GIA Cut Grade:						Good / Good	
# Stones	Set	Shape	Natural (original type)	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
					1.90 to 1.70 mm	G to H						
			MM x MM x MM x MM		Color or (Tone/Saturation/Hue)							
								SI1 to I1	0.25 ct	Yes	0.024 to 0.019 ct	
								Clarity	Total Weight	Approx?	Avg Wgt	
# Stones	Set	Shape		Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
			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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
			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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
			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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
			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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
			MM x MM x MM x MM		Color or (Tone/Saturation/Hue)				Clarity	Total Weight	Approx?	Avg Wgt

OPTIONAL DESCRIPTION

Bright polish finish. The workmanship is good to very good. The condition is light normal wear. All Stones Graded Mounted. Market Activity Approach (Hoefer Guild).

Est. Replacement Value (JISO/ACORD)(Cost New)

Y Color Photograph Attached \$4,500.00 Est. Full Retail old

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. (We do not Buy or Sell) 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 variance does not necessarily constitute error on the part of the appraiser.

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Appraiser Signature:

Title:

Certified Insurance Appraiser

Date:

22-Aug-20

Print/Type Name:

Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)

GI- 16450 Effective Date 22-Aug-20

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American Accurate
Appraisals
GEMMOLOGY INTERNATIONAL

CLIENT'S NAME AND ADDRESS

DESCRIPTION OF ARTICLE(S)

CLASS CODE #										STONE DESCRIPTION										EST REPLACEMENT VALUE																			
ITEM 7 OF 10										06-2-5 Lady's Karat White Gold Precious Gem & Colored Stone Ring										\$ \$900.00 USD																			
Mounting:																																							
(stamped "10K") 10K white gold										(no trademark) (style# unknown)										Cast (Not Used) Lab Created Star Sapphire & Diamond Tapered Band Ring										8.5 27.27(heig ht) x 22.76(wid th) x 12.82 5.5 dwt 8.6 g Weight (dwt. grm) 3.40(depth) mm									
Karatage or % Color Metal Type										Hallmarks (Mfg & Style #)										Workmanship Gender (Ladies/Mens)										Size									
Stone(s): (each stone(s) grouping																																							
1 Half Bezel Oval Cabochon Cut										Origin: LAB; Most likely treated. Star Sapphire - Corundum Type Lab - Created (origination)										GIA Very Good Six Star: Very Strong, Very Good Centering										Very Good/ Very Good- Sym/Polish									
# Stones Set Set Shape										10.05 x 8.00 x 4.80 mm (Depth-estimated)										B 22(04) 4/5 Medium light Strong Blue										Semi Translucent to Opaque Clarity Total Weight Approx? Avg Wgt									
2 3-Bead Single Cut										No treatment detected. Diamonds										GIA Class II to III										Good / Good									
# Stones Set Set Shape										Natural (origination) Type										GIA Grade: (Cut/Make) Table % Crown Girdle Thickness Pavilion Culet Size Sym/Polish																			
										1.80 mm H to I										VS 0.05 ct Yes 0.026 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 Girdle Thickness Pavilion Culet Size Sym/Polish																			
										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 Girdle Thickness Pavilion Culet Size Sym/Polish																			
										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 Girdle Thickness Pavilion Culet Size Sym/Polish																			
										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 Girdle Thickness Pavilion Culet Size Sym/Polish																			
										MM x MM x MM x MM Color or (Tone/Saturation/Hue)										Clarity Total Weight Approx? Avg Wgt																			
OPTIONAL DESCRIPTION																																							
Bright polish finish. The workmanship is good to very good. The condition is normal wear. All Stones Graded Mounted. Market Activity Approach (Hoefer Guild).																																							
Est. Replacement Value (JISO/ACORD)(Cost Comparable)																																							
Y Color Photograph Attached \$1,500.00 Est. Full Retail old																																							
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 (We do not Buy or Sell). 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 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:

Title:

Certified Insurance Appraiser

Date:

22-Aug-20

Print/Type Name:

Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)

GI- 16450 Effective Date 22-Aug-20

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CLIENT'S NAME AND ADDRESS

Example Appraisal

DESCRIPTION OF ARTICLE(S)

ITEM	CLASS CODE #	CODE DESCRIPTION	EST REPLACEMENT VALUE
8 OF 10	22-1	Men's Sport Watch	\$ \$14,190.00 USD

Mounting:

2009 ; Rolex; Daytona Oyster Perpetual Cosmograph; Chronograph; 44 Jeweled Movement
Stainless Steel and 18K gold Style:116523 Ser#:D123456 Men's Wristwatch Chronometer Movement

Karatage or % Color Metal Type Hallmarks (Mfg & Style #) Workmanship Gender (Ladies/Mens) Item Type

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

18K yellow gold Champagne Dial Rolex

18K yellow gold Tachymeter Bezel Rolex

Stainless Steel Oyster Water resistant to 1000 meters Case Rolex

Stainless Steel and 18K gold Oyster Link Special Oysterlock Oysterlock Bracelet Rolex

# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
				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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
				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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish
				MM x MM x MM x MM	Color or (Tone/Saturation/Hue)			Clarity	Total Weight	Approx? Avg Wgt

OPTIONAL DESCRIPTION

Bright polish finish. The workmanship is very good. The condition is like new. Grade II (Specht). No supporting documents provided. Watch was not opened. Market Activity Approach (Hoefer Guild).

Est. Replacement Value (JISO/ACORD)(Cost Comparable)

Y Color Photograph Attached \$16,900.00 Full Retail
N Item Sales Receipt Attached

SIGNATURES

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Appraiser Signature:

Title: Certified Insurance Appraiser Date: 22-Aug-20

GI- 16450 Effective Date 22-Aug-20

Print/Type Name: Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)

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CLIENT'S NAME AND ADDRESS
Example Appraisal

DESCRIPTION OF ARTICLE(S)

ITEM	9	OF	10	CLASS CODE #	04-6-1	CODE DESCRIPTION	Strung Pearls	EST REPLACEMENT VALUE	\$	\$2,500.00	USD
Mounting:											
(stamped "750") 18K yellow gold (style# unknown) Cast & Assembled (Not Used) Cultured Pearl Fancy Clasp											
Karatage or %	Color	Metal Type	Handmarks (Mfg & Style #)	Workmanship	Gender (Ladies/Mens)	Item Type	Size	5.00(height) x 5.00(width) 7.00(depth) mm	1.3 dwt 2.0 g	Weight (dwt. grm)	
Stone(s): (each stone(s) grouping											
Strung & Knotted; Pearls Information Matching: Very good											
57	Round	Cultured Saltwater Pearl	No treatment detected.	Silver Rose'; Luster: High; Nacre: Thick;							
# Stones	Set	Shape	Type								
7 mm to 7-1/2 mm ; White; Unblemished; 18 inches - Princess; 1 Strand; Uniform Sizes;											
Post set; Pearl Information											
1	Round	Cultured Saltwater Pearl	No treatment detected.	Silver Rose'; Luster: High; Nacre: N/A;							
# Stones	Set	Shape	Type								
3-1/2 mm to 4 mm ; White; Unblemished; ; ; ;											
MM x MM x MM x MM Color of											
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
MM x MM x MM x MM Color or (Tone/Saturation/Hue) Clarity Total Weight Approx? Avg Wgt											
OPTIONAL DESCRIPTION											
The workmanship is very good. The condition is light wear. Pearls graded strung and mounted. Market Activity Approach (Hoefler Guild).											
Est. Replacement Value (JISO/ACORD)(Cost New)											
Y	Color Photograph Attached	\$3,000.00 Est. Full Retail old									
N	Item Sales Receipt Attached										

SIGNATURES

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Appraiser Signature: 

Title: Certified Insurance Appraiser Date: 22-Aug-20

GI- 16450 Effective Date 22-Aug-20

Print/Type Name: Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)

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CLIENT'S NAME AND ADDRESS

Example Appraisal

DESCRIPTION OF ARTICLE(S)

ITEM	10	OF	10	CLASS CODE #	06-0-4	CODE DESCRIPTION	Ladies' Platinum Precious Gem & Diamond Jewelry	EST REPLACEMENT VALUE	\$ \$12,500.00 USD
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Mounting:

(stamped "Platinum") 95%+ platinum		(no trademark) # NA		Cast & Assembled		Sapphire & Diamond Flexible		7.00(length) in x 20.00	24.8 dwt 38.6 g
Karatage or %	Color	Metal Type	Hallmarks (Mfg & Style #)	Workmanship	Gender (Ladies/Mens)	Item Type	Bracelet	Size	Weight (dwt. grm)
Stone(s): (each stone(s) grouping									

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

56	Channel set	French Cut Square Faceted Brilliant Cut Shape	Most likely treated. Sapphire - Corundum Natural (original type)	Good to Very Good							Good to Very Good / Good to Very Good
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
			2.80 x 2.80 mm	vB 22(08) 4/5	Medium light Strong violetish Blue			Slightly Included Transparent	11.310	Yes	0.202 ct
			MM x MM x MM x MM	Color or (Tone/Saturation/Hue)				Clarity	Total Weight	Approx? Avg Wgt	
112	4-Bead set	Round Brilliant Cut Shape	No treatment detected. Diamonds Natural (original type)	Good - Very Good							Good to Very Good / Good to Very Good
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
				G to H				VS	6.45 ct	Yes	
			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	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	
# Stones	Set	Shape	Type	GIA Grade: (Cut/Make)	Table %	Crown	Girdle Thickness	Pavilion	Culet Size	Sym/Polish	

OPTIONAL DESCRIPTION

Bright polish finish. The workmanship is good to very good. The condition is light normal wear. All Stones Graded Mounted. Market Activity Approach (Hoefer Guild).

Replacement Value (Comparable Cost)

Y Color Photograph Attached
N Item Sales Receipt Attached

SIGNATURES

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Appraiser Signature: _____

Title:

Certified Insurance Appraiser

Date:

22-Aug-20

Print/Type Name: Geoffrey A. Nelson GG(GIA) GJ(GIA) CIA (JISO/ACORD)

GI- 16450 Effective Date 22-Aug-20

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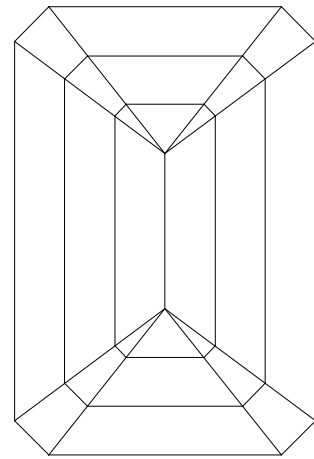
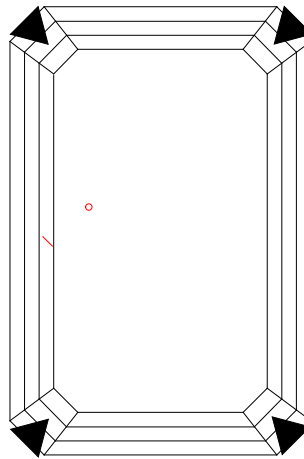
Item 1



Item 2

Legend

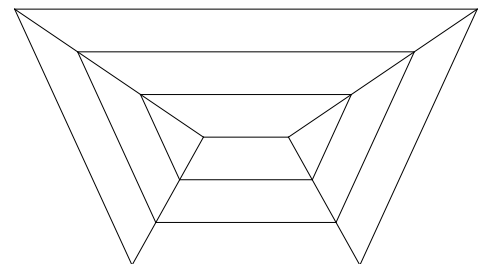
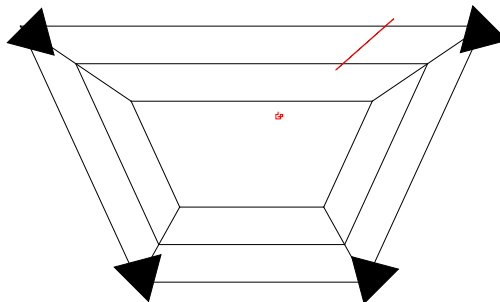
Crystal ○
Feather /
Prong ▲



Item 2

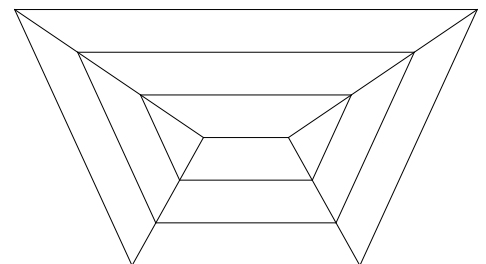
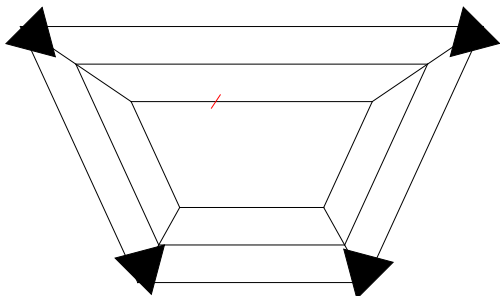
Legend

Crystal ○
Internal Graining ·
Prong ▲



Legend

Needle /
Prong ▲



Item 2




Item 3

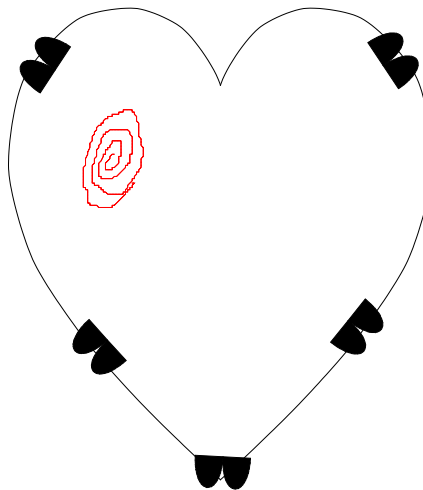


Item 4

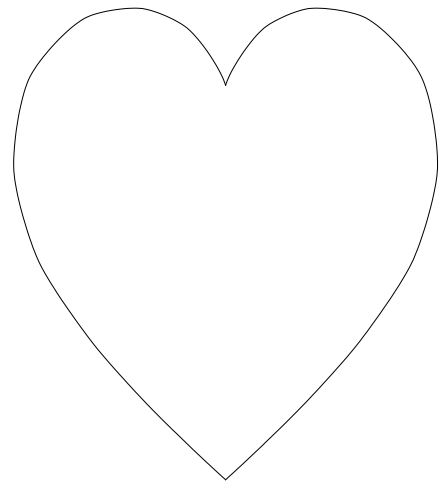


Item 5

Legend
Fingerprint 



Item 5





Item 6



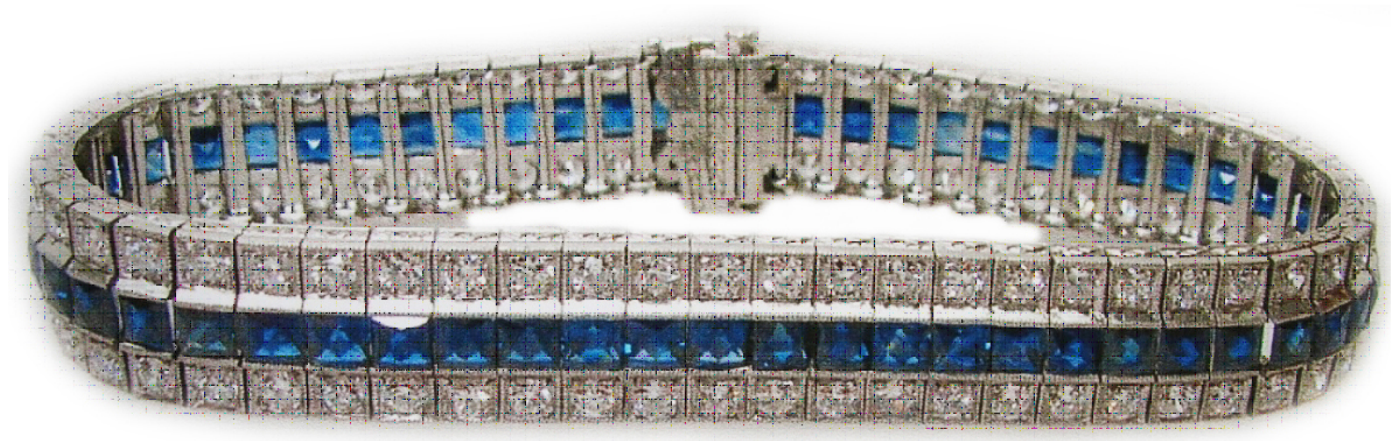
Item 7



Item 8



Item 9



Item 10

tem 1

CREDENTIALS

Appraiser certifies the following:

He/she is a Graduate Gemologist (GG) of the Gemological Institute of America (GIA) and has successfully completed formal classroom insurance appraisal training in jewelry. One such course is the Certified Insurance Appraiser (CIA) Jewelry training course of the Jewelry Insurance Appraisal Institute, Oakland, CA

DEFINITION OF JEWELRY INSURANCE APPRAISAL

A written, detailed description of an item of jewelry adequately describing all characteristics, including weights, grades, and measurements, usual to the item and its component parts, sufficient to determine the actual cash value (replacement cost less depreciation) at time of loss and state a value equal to a price reasonable for consumer replacement in his/her market place at time of appraisal.

PURPOSE

The purpose of the appraisal is to: 1) Describe the item in such detail as to adequately identify it from other similar types of jewelry, 2) verify the condition (and existence) of same, and 3) assign a reasonable value for the item – as of the date appraised and at a price reasonable for consumer replacement in the insured's marketplace and not exceeding the price paid, if appraised at time of sale or within 90 days of sale (unless noted otherwise with explanation fully detailing the valuation immediately following the item's description and value).

DESCRIPTIONS

At a minimum this appraisal shall provide the following item descriptions where applicable.

Mounting: karatage/purity and color of metal type, trademark, workmanship, item type, size and/or millimeter and weight in grams or pennyweight.

Stone(s): number of stones, how set, shape and type, GIA grading (including cutting information, MM x MM x MM x MM, color, clarity), total and average weight. A cutting grade and all necessary stone percentages and angles are stated.

If Jadeite Jade include: texture, transparency, and polish;

If Opal include: patch % play of colors involved, intensity, pattern, and background color;

If Pearl include: cultured or natural, freshwater or saltwater, origin, shape, color and overtone, luster, nacre, blemish, number of pearls and millimeter sizing, clasp information (see mounting and stone requirements);

If Watch include: manufacture, style, number, serial number, type, movement and number of jewels (if applicable), features and options; case information (manufacture, style and serial number); strap/bracelet information (manufacture and style number); bezel and dial information.

GEM LAB & TESTING

The appraiser certifies that this appraisal was performed in a GEM LAB and the appraised item(s) have been inspected and tested by utilizing all usual and necessary equipment of the gem lab for complete and thorough appraisal of the particular item(s). GEM LAB INSTRUMENTATION AND EQUIPMENT includes, but it not limited to the following equipment: binocular 10x microscope with dark field illuminator, diamondlite or color grader, dichroscope, fiber optic lighting filters and lenses, leverage gauge, millimeter gauge, calipers, ruler, long and short wave ultraviolet lights, master set of FIVE GIA color grading diamonds graded by the GIA Gem Lab Trade Laboratory. Master set of colored stones or color communication system. Metal testing acids and gold tip needles, penlight, photographic equipment, polariscope with interference figure sphere or lens, proportionscope, refractometer, scale which gives weights in carats, grams and pennyweight, to .001., specific gravity liquids, spectroscope, and thermal conductivity tester.

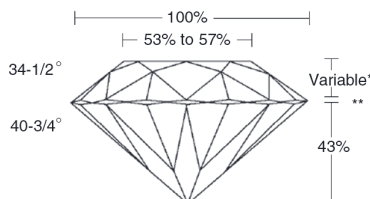
APPRAISER'S WARRANTY

All items appraised herein have been personally inspected by the appraiser so stated and are in good condition (unless stated otherwise) as of the appraisal date. Appraiser further warrants that all appraised items herein have been thoroughly and completely tested and:

1. Diamond and colored gemstones grading is exclusively that of the Gemological Institute of America ("GIA").
2. Metals are of the specified purity.
3. Gemstones are natural and not synthetic (unless otherwise stated).
4. Gemstones are assumed treated by normal means as stated in The Gemstone Enhancement Manual as "ALWAYS" or "USUALLY." Gemstones treated by means other than "ALWAYS" or "USUALLY" are so stated.
5. Watches, watch parts and accessories, including but not limited to bands, cases, bezels, dials, and attachments, are genuine parts supplied by the original vendor or manufacturer of the watch concerned (unless otherwise stated).
6. This appraisal's fee, if any, was not based on the item(s) value.
7. It is also agreed that the Gemological Institute of America (GIA) shall be the final referee in any and all disputes concerning grading of gemstones and finished pieces.

CUT

The CUTTING GRADE of a diamond is determined by analyzing the proportions and symmetry through the used of instrumented and/or visual techniques and applying deductions for departures from the standards of parameters for table diameter, crown angle, girdle thickness, pavilion depth, cullet size and/or centering, roundness and finish.



THE AMERICAN CUT STANDARD For Round Brilliant Cut Diamonds

- Varies with table diameter to result in a 34-1/2 degree bezel angle.

** 1% minimum thickness at the thinnest part to 3% maximum thickness at the thickest part.

COLOR

NEW AGS	GIA	OLD AGS
0	D	0
0.5	E	1
1.0	F	2
1.5	G	3
2.0	H	4
2.5	I	5
3.0	J	6
3.5	K	7
4.0	L	8
4.5	M	9
5.0	N	10
5.5	O	
6.0	P	
6.5	Q	
7.0	R	
7.5	S	
8.0	T	
8.5	U	
9.0	V	
9.5	W	
10.0	XYZ	

Colorless

Stones in these grades will "face up" colorless (i.e., slight traces of color will not be apparent in mounted stones to other than the trained eye).

Small stones in this range will "face up" colorless when mounted but larger ones will be tinted.

Mounted stones in these grades will display a yellowish tint even to the untrained eye.

CLARITY

GIA	AGS
Flawless/IF*	0
WS1	1
WS2	2
VS1	3
VS2	4
S1	5
S2	6
I1	7
I2	8
I3	9
	10

Flawless
* Internally Flawless (Minor defects of finish are not shown.)

Inclusions are difficult to locate or see under 10x magnification.

Inclusions present less difficult to locate or see under 10x magnification

Inclusions are readily seen at 10x magnification, although they remain invisible to the unaided eye when the diamond is viewed face up.

One or more inclusions, or their effect, can be seen by the unaided eye.

Inclusions are easily visible to the unaided eye.

Inclusions are so obvious and large that they affect both brilliancy and beauty of the diamond.

Shattered appearance or vivid distorting and dangerous inclusions and surface marks.

Supplemental Information Letter and Contractual Agreement

Dear Example Appraisal ;

Enclosed is the valuation requested to determine the Replacement Value for the assigned use of obtaining insurance. This valuation cannot be used for purposes other than to obtain insurance, for example this appraisal should not be used as a definitive guide to comparison shopping. The effective date of value is equivalent to the date of inspection.

Compliance Declarations

This appraisal was rendered in compliance with the ethical standards and rules as presented by the Jewelry Insurance Standards Organization (JISO), and the Uniform Standards of Professional Appraisal Practice (USPAP) as of the effective date: 22-Aug-20 of this report.

I certify that, to the best of my knowledge and belief:

The statements of fact contained in this report are true and correct.

The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.

My engagement in this assignment was not contingent upon developing or reporting predetermined results.

My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice (2018-19).

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I have made a personal inspection of the property that is the subject of this report. No one provided significant personal property appraisal assistance to the person signing this certification.

No one provided significant personal property appraisal assistance to the person signing this certification.



Definitions

... Value Approaches

There are three approaches that are commonly used to value personal property, that is, the market activity (also called the market data approach or the sales comparison approach), cost, and income approaches.

- The Sales Comparison Approach (USPAP) determines value by analyzing appropriate market activity in a prevailing marketplace for the item being appraised, based upon the value elements of the item
- The Market Activity Approach (Hoefler) determines value by analyzing appropriate market activity in a prevailing marketplace for the item being appraised, based upon the value elements of the item.
- The Cost Approach (USPAP) determines value by calculating the costs involved in the reproduction or reconstruction of the property, then that cost is adjusted for depreciation and obsolescence resulting in a comparable item.
- The Income Approach (USPAP) determines value by analyzing the anticipated monetary benefits, such as a stream of income (rent for example) from an income producing property.

This appraiser will select the most appropriate approach for each type of property being valued and if appropriate, may report separate values based upon more than one approach.

... Value Determinations - Replacement Value Generally

... Type of Values

- Replacement Value as an estimate of what an item sells for after normal and usual discounts [JISO].
- Replacement Value (new) will be used if the item is still available as new.

- Replacement Value (new comparable) will be used if the item is not available as new, based upon new items of similar type, function and quality.
- Replacement Value (used) will be used if the item is no longer, or an equivalent, available as new, and the item is still available as previously owned items.
- Replacement Value (used comparable) if the item is no longer, or an equivalent, available as new, then value will be based upon previously owned items of similar type, function and quality.
- Replacement Value (vintage or vintage comparable) will be used with items considered vintage or collectable antique.
- Reproduction/Reconstruction Value will be used in cases where no market exists for an item, and the value is determined by the cost approach, either as new or previously owned - that is, the amount needed to reproduce or reconstruct a similar item.

... Appraisal Defined

A professionally rendered appraisal is a disinterested and impartial value conclusion determined by using an accepted value definition that is executed with an understanding in market analysis and research, appraisal methodology, and the personal property and evaluation therein involved; and has a specific assigned use; and has a judicial public interest obligation; and has been rendered by a qualified appraiser; and has an adequately detailed property description as of a specific date; and has a rendered value that is supported by the presentation and analysis of relevant market information [Advanced Personal Property Appraisal course, page 79].

... Sales Tax

Individual estimates of value in the appraisal do not include sales tax. Because this appraiser-gemologist serves clients in more than one state and the sales tax rates vary, sales tax was not included in every appraisal. It is recommended that clients contact their insurance agent or underwriter regarding sales tax as a part of the cost of replacement, in order to determine whether it is covered in the insurance policy.

Jewelry and Gemstone Limitations

... Photographs

Photographs do not accurately represent hue, tint, size, proportions, brilliance or quality.

... Subjectivity

This gemologist-appraiser does not hold himself out to have any specialized knowledge or expertise in the subject matter being appraised other than generally held by general gemologist-appraisers of such items. The specific narrative descriptions of each of the appraised item(s) are for the exclusive objective of identification in order to ascertain the parameters for this gemologist-appraiser's judgment as to value, therefore the descriptions and identifications are merely this gemologist-appraiser's opinion based upon the readily apparent identity of the items appraised and are not intended to be an express or implied warranty, guarantee or certification.

Although this appraiser-gemologist believes all data and facts to be true, an extraordinary assumption or assumptions may be the case, that occurs whenever a fact or facts is(are) deemed not to be true, then the value conclusion may be different.

Where the appraisal is made on a sample of a larger whole, it assumes that the sample is representative and fair. No opinion or warranty is to be made as to the fairness or representative nature of any large whole from which the sample was drawn.

Marketable provenance may have affected the value conclusion of some item(s). In rendering this appraisal report, information provided by the client or others was accepted as reasonably complete, plausible and accurate - the veracity of which was not possible to verify by this gemologist-appraiser. The value conclusion will most likely change if the genuineness is deemed unreliable.

... Precious Metals

This gemologist-appraiser does not hold himself/herself out to have any specialized knowledge or expertise in determining the metal and metal quality other than generally held by general gemologist-appraisers of such items, thus metal quality of jewelry or the components of finished jewelry cannot be conclusively established by a gemologist-appraiser and are limited to the extent that the design permits. The metal quality conclusion of an item as set forth in this report is based upon the quality marking(s) of the item and cannot be considered conclusive - and the marking is stated in the description of the item as the metal quality. In the absence a quality marking, the metal quality approximates will be based upon a non-laboratory test, such as a touchstone test, that is stated in the description of the item. Additionally, regardless of markings or tests available to gemologist-appraisers, plated or coated items may be impossible to determine the basic metal of an item (i.e. rhodium plated yellow gold appearing to be white gold). The metal conclusions were used solely as a

basis for determining value, thus it is recommended that if the metal identification or quality of the metal is critical that a metallurgist be retained.

... Copyrighted Items

If a design is copyrighted - only value with the same copyright design, from the original manufacturer or designer, was rendered. Some items will bear a copyright symbol but not actually be copyrightable (i.e. plain half domed wedding band) and in such a case, this gemologist-appraiser will value the item based market activity from the prevailing market for the item.

... Custom and Artist Rendered Items

Considering that one artist or custom designer can demand a sharply contrasting price compared to the next, depending upon quality, time involved in design and construction, uniqueness of design, and what the artist's provenance may demand in a particular market - values are based upon the data available at the time of valuation with regard to the particular artist or designer.

This gemologist-appraiser does not hold himself or herself out to have any specialized knowledge or expertise in recognizing and identifying the artist, custom designer, or manufacturer's piece being appraised other than generally held by general appraisers of such items. The specific narrative descriptions of each of the appraised item(s) are for the exclusive objective of identification in order to ascertain the parameters for this gemologist-appraiser's judgment as to value, therefore the descriptions and identifications are merely this gemologist-appraiser's opinion based upon the readily apparent identity of the items appraised and are not intended to be an express or implied warranty, guarantee or certification. Beware that some marks are counterfeit and whenever possible this appraiser will distinguish those believed to be bogus.

... Gemological Instruments

Gemological and other associated instruments, such as measuring devices, can easily be out of calibration. Some instruments are not calibratable. Others provide readings are rounded or imprecise even if calibrated. Resulting estimates and approximations based on such instruments are not exact. Thus, results may vary from those determined by laboratories or other appraisers.

... Diamonds

A clarity grade of flawless cannot be allocated to a mounted diamond since the mounting may hinder a proper examination of the diamond, thus a lower clarity grade will be assigned. Although color grading diamonds is a subjective process, color grading of mounted diamonds is additionally subjective. Small diamonds, called melee, are graded in ranges since they vary in both clarity and color, and the mounting further hinders proper grading.

To be certain that a diamond is of natural origin or is laboratory created, advanced laboratory testing is required. To conclusively identify if a diamond is of natural color or is color enhanced, likewise requires advanced laboratory testing. Advanced laboratory testing can be cost-prohibitive and consequently outside of the scope of this assignment. Thus, the diamonds examined and described in this report were restricted to limited non-conclusive testing available to this gemologist-appraiser such as standard screening procedures such as fluorescence and magnification. Supporting documentation was considered when available. All diamonds are assumed to be of natural origin and of natural color unless otherwise stated in this appraisal report.

Small diamonds, called melee, may not be natural and standard tests are not reliable. Advanced testing would be necessary and is not performed unless specifically requested. Thus, it will be assumed by this gemologist-appraiser that all small diamonds are of natural origin and the valuation is based upon that assumption.

No diamond shall be assigned the cutting grade of ideal or other high-quality cutting, unless it has been graded unmounted. Provisional grades are given to unmounted diamonds.

Any blemishes mentioned specific for a diamond such as a chip, nick, etc. are considered stable unless otherwise stated. Additionally, the clarity determined for the diamond is based upon the noted damage as well as any other blemishes or inclusions noted by the gemologist-appraiser.

Interest Disclosures

This gemologist-appraiser has no present or contemplated future interest in the jewelry appraised or any other interest that would bias the appraisal report by having sold, remounted, repaired or performed some other service. Employment to make this appraisal and compensation for it are not contingent upon the valuation.

Exculpation Statements - Contractual Agreement

This valuation report is not valid unless submitted as a complete report which consists of a (1) Valuation with the item(s)' description(s) and values; (2) a Supplemental Information Letter tabulating the assignment, assigned use, applicable dates, critical assumptions, subjective limitations, exculpatory statements, methodology and sources for the report; (3) Appraiser(s)' qualifications. When appropriate, the valuation report



may also include additional personal property descriptions, glossaries and/or addendum.

The value conclusion(s) was(were) based on market activity in the vicinity where the appraised property is located...

The total of the individual item values shall not be construed as an appraised value for the whole collection, but merely as the addition of single values.

In drafting this appraisal report, some information may have been provided by the client, his or her advisors or representatives regarding the personal property. It was utilized, details which may have been specifically noted herein. This gemologist-appraiser has accepted that the supplied information is reasonably complete, plausible, accurate, and adequately depicts the facts of the personal properties. This gemologist-appraiser does not have the capacity to certify the accuracy of supplied information relied upon, including laboratory reports, etc. Therefore, This gemologist-appraiser makes no representation as to the sources' accuracy or completeness. The effectiveness of this valuation report and its value conclusion is dependent upon the accuracy of such data. Thus, this gemologist-appraiser has not substantiated the veracity of any alleged facts used as a foundation for determining value. The likelihood exists that if an alleged fact is concluded to not be factual, the conclusions reported can also change.

Where appraisal is made on a sample of a larger whole, it assumes that the sample is representative and fair. No opinion or warranty is to be made as to the fairness or representative nature of any large whole from which the sample was drawn.

The specific narrative descriptions of each the appraised item(s) are for the exclusive objective of identification in order to ascertain the parameters for this appraiser's judgment as to value, therefore the descriptions and identifications are merely this appraiser's opinion based upon the readily apparent identity of the items appraised and are not intended to be an express or implied warranty, guarantee or certification.

The value(s) expressed is based on the appraiser's best judgment and opinion and is not a representation or warranty that the item(s) will realize that value if offered for sale at auction or otherwise. The value(s) expressed is based upon current information on the date made and no opinion is expressed as to any future value nor, unless otherwise stated, as to any past value. All descriptions are merely this appraiser's opinion and not to be taken as a warranty.

This appraisal is to be made at the request of the client named for his/her/its use. It is not an indication or certificate of title or ownership. The identification of the interest of the client is simply represented to the appraiser by such party and no inquiry or investigation will be made nor is any opinion to be given as to the truth of such representation. This gemologist-appraiser assumes the client is the owner and has a whole interest and possessory interest undiminished by any liens, fractional interests, security interests or any other form of encumbrance or alienation in the property.

Ownership or possession of this appraisal report or a copy does not convey the right of publication or reproduction, nor may the report be used for any purpose by anyone but the above-named client without the written consent of the gemologist-appraiser. Even when permission is granted the report can only be reproduced in its entirety and with the proper qualifications and supplemental information letter. No change of any sort in the appraisal report shall be made by anyone other than the gemologist-appraiser and the gemologist-appraiser shall have no responsibility for any unauthorized change.

Testimony or attendance in court or at any other hearing is not required by reason of rendering this appraisal unless such arrangements are made a reasonable time in advance and commissioned at the customary rate per hour charged as of that date. When the assigned use of this appraisal has been completed, the client-appraiser relationship also concludes. At that time this gemologist-appraiser can be retained by a new client to appraise the same property and establish a new client-appraiser relationship which will supersede this one.

I have retained a copy of this report and the original notes from which it was prepared. These records are confidential, and I will not permit access to them by anyone without your authorization, except (1) if legally compelled to do so, (2) if involved in a duly authorized investigative professional peer review committee, or (3) if requested by a lawful beneficiary. If later, an updating of the appraisal is needed (or if an appraisal for a different purpose is required), one can be made from my files with a minimal amount of time.

If a contractor is involved, such as inviting clients to an appraisal clinic, this appraiser has the option to provide a copy of the report to that specific contractor. All work papers, statements, appraisals, records incident to the rendering services in the practice of appraising shall be and remain the property of the gemologist-appraiser or the firm employing the gemologist-appraiser unless there exists a written express agreement to the contrary. Destruction of all records will occur in no less than seven years after the date the appraisal is published. Please take this into consideration when calculating your update and other needs. Maintenance and storage beyond the date of destruction (seven years) can be arranged for a reasonable storage fee.

American Accurate Appraisals

If this appraisal is an update of a previously rendered appraisal, before relying on this updated appraisal, beneficiaries should compare it with the original appraisal and any prior updates. This updated appraisal supersedes all prior appraisals for current or future use.

If litigation is commenced to enforce any of the terms of this agreement, the prevailing party in the litigation (whether by court or by arbitration) shall be entitled to the costs thereof, with attorney fees limited to a total sum of \$5,000.00 or less. Any controversy or claim arising out of or relating to this contract or the breach thereof, shall be settled by binding arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association, and judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

If a provision of this Agreement is or becomes illegal, invalid or unenforceable in any jurisdiction, that shall not affect the validity or enforceability in that jurisdiction of any provision of this Agreement, or the validity or enforceability in other jurisdictions of that or any other provision of this Agreement.

This Agreement is governed by and shall be construed in accordance with the laws of the State of California, without reference to conflicts of laws principles. Each of the Parties irrevocably submits to the exclusive jurisdiction of the state and federal courts situated in the State of California for purposes of any suit, action or other proceeding arising out of this Agreement or any transaction contemplated hereby and agrees not to commence any action, suit or proceeding relating hereto except in such courts.

The gemologist-appraiser is rendering a professional service in connection with this appraisal and no obligation to provide information, or other liability, is assumed hereby. In no event shall the liability of the gemologist-appraiser or any of his or her agents, employees, or employers, with respect to this appraisal exceed the amount of the gemologist-appraiser's Errors and Omissions insurance unless a higher fee is negotiated and agreed to by the client and the gemologist-appraiser that raises liability of the gemologist-appraiser.

It is assumed that the client agrees to the terms and conditions by reason of rendering and accepting this appraisal report.

Agreed to and Respectfully submitted,

Geoffrey A. Nelson, GG (GIA) GJ (GIA) CIA (JIAI)



Diamond Profile

The definition of a gemstone is rarity, durability and beauty – diamond certainly has all three of these attributes.

A Little Science

Scenically speaking, diamond is a form of carbon that crystallizes in the cubic crystal system. It has what gemologists call an extremely rigid lattice which allows very few impurities to taint diamonds – the most common of which is nitrogen. These traces of impurities are what give diamonds tint and color.

One may not realize the rareness of diamonds since they are plentiful in jewelry stores. Mining diamonds from a diamond mine¹ that obviously has diamonds, takes about 14,700 pounds of diamond bearing soil (ore) to produce one crystal big enough to produce a one carat diamond²!

Yes, diamonds are the hardest substance known. However, hardness is not the same as durability, thus diamonds can chip or break but not easily. The advantage of wearing a diamond is that it can take a lot of day-to-day wear and tear, in fact, five full generations of wear can occur before needing to be re-polish a diamond. That's four generations more than the next hardest gemstone!

Cutting

Take a rotating hard steel wheel, impregnated with very small diamond pieces (dust), to cut a diamond. What is a lifeless rough crystal, usually in the shape of an octahedron³, is first sawn. This results in a small pyramid to become a small diamond⁴, and a larger bottom that will be rounded⁵ and then fashioned into what we know as a diamond by adding facets. Diamond grading is based upon the 4 Cs, namely clarity, color, carat (weight) and cut – and cut is the only C that humans control.

Yes, not all diamonds are cut to a round shape – the ubiquitous round brilliant cut. And, new shapes are being introduced each year. It is an exciting time to appreciate diamonds, unlike the Indian nobility of a thousand plus years ago that could only covet uncut diamond crystals. We now have brilliance and a play of colors – called fire - for a lifetime

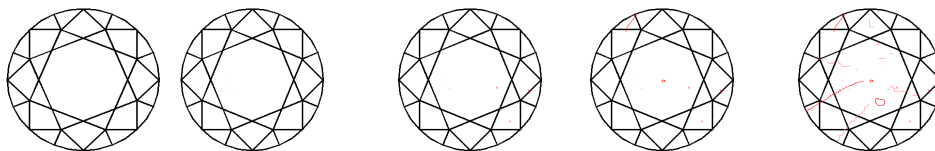
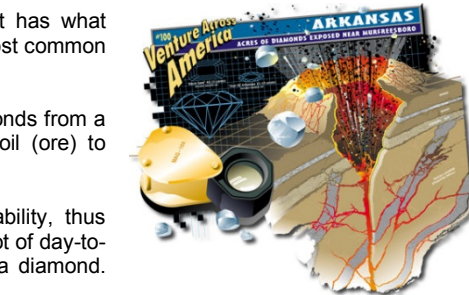
Diamond Grading

GIA Color Grading Scale AGS Color Grading Scale

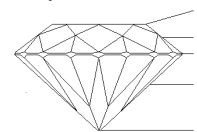
D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	Fancy light	Fancy	Fancy Intense
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
Colorless		Near Colorless		Faint Yellow		Very Light Yellow		Light Yellow														Yellow			

GIA Clarity Grading Scale AGS Clarity Grading Scale

	VVS 1	VVS 2	VS 1	VS 2	SI 1	SI 2	I 1	I 2	I 3
Flawless									
Internally Flawless							Imperfect		



Facet Arrangement of a Standard Round Brilliant.



(FL, 0) Flawless - To receive a grade of flawless there can be no inclusions and no polishing or surface imperfections of any kind visible at 10X magnification.

(IF, 0) Internally Flawless - Free of all inclusions but has minor surface blemishes or minor internal graining that is not white, colored, or reflective.

(VVS1, VVS2, 1, 2) Very Very Slightly Included - Minute inclusions that are extremely difficult or difficult to locate at 10X magnification.

(VS1, VS2, 3, 4) Very Slightly Included - Minor inclusions that may be difficult to see or seen fairly easily at 10X magnification.

(SI1, SI2, 5, 6) Slightly Included - Inclusions that are usually easy to locate at 10X magnification. In some SI2 diamonds the inclusions may be visible to the unaided eye in larger diamonds, step cuts, and when viewed through the pavilion.

(I1, I2, I3, 7, 8, 9, 10) Imperfect - Large inclusions, usually unaided eye. In I1 diamonds the inclusions can affect beauty and durability. In I3 diamonds beauty and durability are seriously affected

DIAMOND TREATMENTS

Diamonds may be subjected to various treatments to improve their appearance. Treatments used are considered usual and customary practices when properly disclosed and when done without intent to defraud the consumer. Treatments found may be laser drilling, fracture filling, high temperature and pressure (HTHP) to improve color, or irradiating (to attain fancy color). Any treatments found will be noted on the appraisal report. The Federal Trade Commission requires the disclosure of fracture filling and irradiation. Although laser drilling is currently not required to be disclosed, it should still be disclosed and failure to do so may still be considered deceptive to the consumer

¹ How many diamond mines have you seen? There was one, for example, in the entire United States located in Arkansas. – see photograph above, provided with permission by U-Haul Trucks Corp.

² A 2.0 carat crystal will produce a one carat diamond on the average - a 50% loss.

³ Image a four-sided pyramid with another four-sided pyramid flipped horizontally as a bottom.

⁴ Called a "topper."

⁵ This is called "bruting."

Natural Sapphire

Sapphires of gems quality are found in Thailand, Australia, Cambodia, Kashmir, Vietnam, Sri Lanka, and numerous other locations – and even Montana in the United States. The origin of a sapphire may denote a higher value due to provenance. Sapphire is a gem quality gemstone from the mineral corundum.



Fancy Colors

Although most people believe that sapphire only comes in blue – it is available in all colors except red⁶ and even colorless. And some very rare sapphires can change colors depending on the light source in which they are being viewed.

Stars



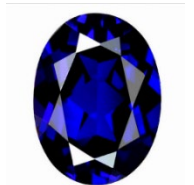
Sapphires also display stars – a phenomenon called asterism – when cut in a dome (called en cabochon). Usually the star is made up of six rays (sometimes called legs) but in some rare cases, twelve-star sapphires have been discovered. The star is light reflecting off needle-like inclusions of rutile. If one were to look at a spool of polished copper wire, they would see a single reflection of light on each strand and all of the spots produce a row. That row would be the ray in a star.



Helping Nature

Sapphires are often heat treated⁷ to improve their color. Another treatment is called diffusion. This is a process that adds chemicals to the surface to improve the color – for example beryllium can improve the color of a blue sapphire.

Very Wearable



Sapphire is a very wearable gemstone due to its hardness and durability. There are no special precautions needed to clean a sapphire. Enjoy your sapphire for a lifetime.

Colored Stones

GIA COLORED STONE GRADING NOMENCLATURE

Color is described by three components—hue, tone, and saturation. Hue is the dominant color and any additional colors visible in a stone. Examples are orangy red or bluish green. Tone is the lightness or darkness of the color from colorless to black. Saturation is the strength of the color from grayish or brownish to vivid.

Clarity for colored stones will be graded by the same nomenclature as diamonds (FL, VVS, VS, SI1, SI2, I1, I2, I3 and Declassé) as of 2003 GIA has changed to 1x eye visible system using Eye Clean, Slightly Included, Moderately Included, Heavily Included, Severely Included and Declassé. However, some colored stones naturally grow with more inclusions. Therefore, the system is amended depending on the type of gemstone being graded.

TYPE I: Often Inclusion Free:

Beryl: Aquamarine; Green; Morganite; Yellow; Chrysoberyl: Green; Yellow Quartz: Smoky; Spodumene: Kunzite; Green; Topaz: Blue; Yellow; Orange; Pink; Red; Tourmaline: Green; Zircon: Blue; Zoisite: Tanzanite

TYPE II: Usually Included:

Andalusite, Chrysoberyl: Alexandrite; Corundum: Ruby; All Sapphires; Garnets: All Species and Varieties, Iolite, Peridot, Quartz: Amethyst; Citrine; Amethyst-Citrine; Spinel: All Colors, Tourmaline: Blue; Orange; Yellow; Parti-Colored (except Watermelon), Zircon: Green; Orange; Red; Yellow,

TYPE III: Almost Always Included:

Beryl: Emerald, Tourmaline: Red (and Pink); Watermelon,

Cut for colored stones will examine the proportions and finish looking at factors such as outline balance, depth, bulge, windowing, extinction, polish, and symmetry.

When the above factors are analyzed, the final grading will be assessed according to the standards as set forth in *The Guide*. Grading used will be Commercial (Lower, Middle, or Upper), Good, Fine, or Extra Fine.

COLORED STONE TREATMENTS

Colored stones are often subjected to various treatments to improve their appearance. Treatments are considered usual and customary practices when properly disclosed and when done without intent to defraud the consumer. Many treatments are stable and do not require special care. Others may require special care. When a treatment is detected and considered not to be usual and customary it will be so noted by this appraiser. Some treatments are reversible and re-treatable. It may be beyond the scope of an appraisal to determine exact treatment methods or the amount of treatment present. Some treatments require sophisticated equipment to identify, not found in a standard gemological laboratory.

All treatments should be disclosed to the purchaser. Market values are generally based on these treatments. Unless otherwise stated, the colored stones in this appraisal are assumed to have been subjected to one or more of these treatments, when it is common for that species or variety and valued accordingly. Treatments, when detected will be noted on the appraisal. Untreated gemstones, when detected and when the value is affected, will be noted. Unstable treatments or other treatments that adversely affect the value will also be noted in the appraisal when detected.

The following list describes some common gemstone treatments. It is not inclusive of all treatments.

Gemstone	Treatment	Frequency	Stability	Care of Gem
Ruby	Heat	Usually	Excellent	Normal
Sapphire	Heat	Usually	Excellent	Normal
Emerald	Oil, Opticon or other Polymer resins	Usually	Fair to good	Caution
Tanzanite	Heat	Always	Excellent	Caution
Pearl	Bleach	Usually	Very good	Caution
Opal	Oil, wax, and epoxy	Rare	Fair	Caution
Blue Topaz	Irradiated	Always	Excellent	Normal

Other gemstone treatments include irradiation, dye, various coatings, and diffusion. Some treatments such as dye may be considered fraudulent if not properly disclosed

⁶ Red is a ruby. Sapphire and ruby are the same stone.

⁷ Heating is performed in an oven at 500 to 1300 centigrade.

Geoffrey A. Nelson

Summary of Qualifications

Accredited Appraiser

- Gems and Jewelry

Expert Witness

- Federal Bureau of Investigation 11/97, United States Secret Service 4/2000, Los Angeles County Public Defender, Los Angeles County Court

Instructor

- Jewelry, Gemology and Valuation Science

**PROFESSIONAL
EXPERIENCE:**

2000 - Present Gemmology International Inc, Upalnd, Ca.
• *Accredited Appraiser / Graduate Gemologist*
2002 – 2010 2019 - Present Santiago Canyon College, Orange, CA
• *Instructor, Gemology Departmet*
1996 - 2000 A.I.G. Laboratories, Los Angeles, CA.
• *Assistant Laboratory Director*
1993 - 1996 Professional Gem Sciences (as European Gemological Laboratory Los Angeles (expired 1999))
• *Manager / Staff Gemologist*
Management Information Systems; Diamond Grading

EDUCATION:

2004 & 2009 American Society of Appraisers, Herdon Virginia
GJ205 — Gems and Jewelry Appraisal Theory, Methods and Application
GJ206 — Gems and Jewelry Appraisal Techniques and Standards

1997 - 2003 International Society of Appraisers
1997 Core Courses in Appraisal Studies and Valuation Science
2003 Appraisal of Antique and Period jewelry







1992 -2000 American Gem Society, Las Vegas, Nevada
1993 Registered Jeweler
1999 Certified Gemologist
2000 Certified Gemologist Appraiser
2000 Independent Certified Gemologist Appraiser

1991 - 1994 Gemological Institute of America, Santa Monica, CA.
• Graduate Jeweler: Diploma in Jewelry manufacturing Arts (Residence)
• Graduate Gemologist: Diploma in Gemology (Residence)
• Jewelry Design Graduate: Certificate in Jewelry Design (Residence)

1983 - 1984 Los Angeles Trade Technical College, Los Angeles, Ca.
• Associate of Arts: Computers / Electronics

**PROFESSIONAL
MEMBERSHIPS:**

1998 - 1999 President, Southern California Guild of the American Gem Society
“1999 GUILD OF THE YEAR “

 **GIA** Graduate Gemologist and Graduate Jeweler
 International Society of Appraisers: Accredited Member
 National Association of Jewelry Appraisers: Senior Member
 **CIA** Jewelry Insurance Appraisal Institute, Certified Insurance Appraiser
 Santiago Canyon College, Adjunct Professor of Gemology
 Charter Member, Warner Center Rotary Club, Rotary International