

Your jewellery valuation documents

Valuation Schedule  
For  
Mrs. I V.E Gotrocks

Prepared By  
Gordon Bramwell



Valuation for Insurance Appraisal

This report is valid only in its entirety and for its stated purpose and intended use. It has been prepared in accordance with the standards laid down by the National Association of Goldsmiths and contains the following elements.

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SAMPLE DOCUMENT

26/09/2013

Mrs. I V.E Gotrocks

Dear Mrs. Gotrocks,

In accordance with your instructions, we have pleasure in submitting the enclosed Valuation Schedule 2654 which is for Insurance Appraisal; the Schedule has 4 items, with a total approximate replacement value of £0.00.

The Notes to the Schedule are an explanation of the procedures employed in preparing your appraisal, its limitations and the abbreviations used and form part of the valuation document. It is important that these notes are read in conjunction with the main valuation text so that the appraisal terminology is clearly understood. Any further notes relating to a specific item will be found either within the main description of the piece or on a separate sheet within this report. These notes should be read and understood.

The values applied are based upon the most appropriate markets relative to the individual items. These markets will vary according to the age, style, nature and construction of each piece. The values given represent the appraiser's opinion of the approximate replacement cost within these stated markets and are only valid for the purpose specified.

Your particular attention is drawn to the significance of the exchange rate between sterling and the US dollar as the US dollar is the currency in which diamonds, gemstones and precious metals are traded throughout the world. Fluctuations in this rate can have an immediate effect on these raw materials and for this reason we would recommend your jewellery is re-examined for appraisal on a regular basis.

A confidential copy of your valuation is held by us for up to six years and can be used to generate a revised and updated appraisal at any time. Special reduced rates for re-valuations are available.

The items have been examined with great care so that we may present a fully researched report. We hope that you will find this both interesting and informative.

So that you can obtain insurance cover as quickly as possible we provide the Insurer's Summary & Notification, which contains all the key details needed to provide immediate cover. Your insurance company may need to see the full report and you may be asked to produce the report later on or in the event of a claim, so we recommend that it is kept in a safe place away from the jewellery. If you wish us to send an electronic version of the report to your insurers we are happy to do this free of charge but only with your specific instruction.

Should there be any areas that need clarification, it is important that you do not hesitate to contact us, as we will be delighted to assist further.

Yours sincerely,

Gordon Bramwell  
MIRV, PJDip,PJGemDip,PJVal Dip, FNAG  
N.A.G. Registered Valuer No.72994

Prepared for:

Mrs. I V.E Gotrocks

Schedule Number: 2654

Date of Appraisal: 26/09/2013

Document printed on: 07/10/2013

## Valuation for Insurance Appraisal

Based on values current at the date of Appraisal and valid only for the purpose specified.  
For clarification of the terms used in this document please refer to the glossary and Notes to the Schedule.

### Schedule

#### Item 1. Bracelet

**Circular flat link bracelet and engraved on one side. 18ct yellow gold**



#### Bracelet details...

Design:	Curb link
Style:	Links
Finish:	Polished & engraved - Foliate
Length/Width:	180mm mm / 16mm mm
Depth:	2.5mm mm
Clasp:	Hinged snap fastener
Manufacture:	Assembled cast components, hallmarked 18ct yellow gold
Hallmark details:	Office: Birmingham - Date letter for 1965
Period:	Mid to Late 20th Century
Condition:	Very good
Weight:	42.3 grams

Weight: 42.3 Grams

**NEW REPLACEMENT VALUE..**

**£0.00**

## Item 2. Brooch

**Pink conch pearl and diamond bar brooch. Floral design centre piece comprising of a single pink conch pearl with rub-over set old cut diamond and two eight-cut diamonds**



Total diamond weight: 0.08ct (estimated)

### Brooch details...

Style: Bar  
Finish: Polished  
Setting style: Peg set  
Length / Width: 62 mm mm / 1.00 mm mm  
Fittings: Joint, revolver catch & pin  
Manufacture: Hand made, stamped and accepted as 15ct gold and Platinum  
Stamped: 15ct PLAT  
Period: Early to mid 20th Century  
Condition: Very good

### Pink Conch pearl details...

Parameters: 1 Pink Conch pearl. Peg set white.  
Total weight: Weight each: cts, . 6.5mm x 4.5mm x mm  
Stone appraisal: cts, assessed mounted.

### Diamond details...

1 Old European cut diamond; Rub-over set, white. 2.50 x 2.50 x 1.51mm. The weight is 0.06cts

### Diamond details...

Total weight: 2 8 (single) cut diamonds; Rub-over set, white. 1.50 x 1.50 x 0.91mm. The weight is 0.01cts each. 0.02cts approximate

Weight: 4.86 Grams

**NEW REPLACEMENT VALUE..**

**£0.00**

## Item 3. Ring

**Gent's yellow gold signet ring. Oval head, scroll engraved with the initials GB.**



### Ring details...

Ring style: Signet  
Shank dimensions: Shank width: 3.00mm Shank depth: 1.50 mm  
Head style: Oval signet ring  
Head Length / Width: 12.0 mm / 11.0 mm  
Shoulder style: Tapering  
Shank style: "D" profile . Finger size: Q½  
Finish: Polished  
Manufacture: Hand made, hallmarked 18ct yellow gold  
Hallmark details: Office: Birmingham - Sponsor/maker: CG&S  
Period: Modern  
Condition: Very good

Weight: 8.92 Grams

**NEW REPLACEMENT VALUE..**

**£0.00**

#### Item 4. Ring

**Three stone diamond set ring. Three modern round brilliant cut diamonds,bar-set in white gold. Yellow gold shank.**



Total diamond weight: 0.73ct (estimated)

#### Ring details...

Head style: Straight three stone Bar set  
Head length/width: 8.0mm / 4.5mm  
Finish, head: Polished  
Shoulder style: Full width, tapering  
Shank width / depth: 3.00mm / 1.50mm  
Shank style: "D" profile. Shank finish: Polished. Ring size: J  
Manufacture: Assembled cast components, hallmarked 18ct yellow and white gold  
Hallmark details: Office: London - Date letter for 2000 - Sponsor (makers mark if HM'ed before 1975): FEU  
Condition: Excellent

#### Diamond details...

1 Modern brilliant cut diamond; Bar set, white. 4.36 x 4.36 x 2.64mm. The weight is 0.31cts  
Clarity: VS assessed mounted.  
Colour: G-H assessed mounted.  
Proportions: very good  
Finish: very good  
Girdle: Thin Polished

#### Diamond details...

2 Modern brilliant cut diamonds; Bar set, white. 3.85 x 3.85 x 2.33mm. The weight is 0.21cts each.  
Total weight: 0.42cts approximate  
Clarity: VS assessed mounted.  
Colour: G-H assessed mounted.  
Proportions: very good  
Finish: very good  
Girdle: Thin Polished

Weight: 3.43 Grams

**NEW REPLACEMENT VALUE..**

**£0.00**

#### Colour grading

Coloured stones are colour graded using the GIA coloured grading system, Gem eWizard, and GemDialogue, GIA Gem Set or Colour Scan colour comparison systems. Any description of colour in this report is subjective. Colour perception depends on the amount, colour and intensity of the light source, the colour of the metal in the mount, the style of setting and the human eye. The colour grade given is how the colour appeared to the valuer at the time of valuation and is not definitive.

#### Gemstone treatments

Unless otherwise stated, all coloured stones listed on this appraisal report have probably been subjected to various treatments to improve their appearance, over and above the usual cutting and polishing. Many treatments are considered acceptable and customary practices when properly disclosed and when done without intent to defraud the consumer. The treatments are mostly stable and do not require special care. Some treatments may be reversible and in some cases re-treatable. Prevailing market values are based on these universally practiced and accepted processes by the gems and jewellery trade. Detection of some treatments requires sophisticated equipment not found in a standard gemmological laboratory. It is beyond the scope of this appraisal to determine exact treatment methods or the amount of treatment present. When a treatment is detected, and considered to be unusual a note will be added to that effect.

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Schedule Total £0.00  
Zero Pounds

I certify that I have personally examined and appraised the 4 articles contained in this schedule and in my opinion the figures given represent the value of the articles for Insurance Appraisal only at the date of appraisal.

Signature of appraiser \_\_\_\_\_  
Gordon Bramwell  
MIRV,PJDip,PJGemDip,PJValDip,FNAG

Date 26/09/2013

N.A.G. Registered valuer No:72994

SAMPLE DOCUMENT

# Notes to the Schedule

A valuation schedule can seem to be a complex document, so to help you better understand what it contains and why, as well as a few of the limitations that are applicable to the valuation process itself, the following explanatory notes have been compiled for your information. These should be read in conjunction with the attached schedule, and should you need any further assistance or have any queries please feel free to discuss these with the valuer.

## 1) General Matters

- a) The values stated in the schedule do not constitute an offer to purchase nor are they intended to suggest figures likely to be raised in the event of a sale (unless the valuation is specifically for that purpose).
- b) Where it is applicable and unless otherwise stated, the values given in the schedule include Value Added Tax at whatever rate is in force at the date of the schedule.
- c) Articles are valued only in respect to materials, workmanship, scarcity and relevant market forces.
- d) It is recommended that a valuation for insurance be updated every three to four years. This provides an opportunity to check and clean the articles thoroughly, and in such cases a reduced fee may be applicable. Customers are reminded that values do not necessarily correspond to the prevailing rate of inflation, and the practice of index-linking used by some insurers may prove to be misleading and inaccurate, and may result in either overpayment of premiums or underinsurance in the event of a claim.
- e) Unless otherwise stated, all sizes are the maximum measurement and usually exclude any fittings.
- f) We recommend that your valuation is re-checked in October 2016, or soon after

## 2) Notes relating to gemstones

- a) All dimensions and estimated weights of gemstones have been determined without unsetting the stones and are, therefore, only approximate because of limitations imposed by the mount. The weights are normally calculated by applying standard formulae to the measurements taken. Calculated weight: This term is used when all three dimensions have been used to calculate the weight. Estimated weight: This term is used when one or more of the dimensions could not be measured and was estimated either by indirect measurement or by reference to tables and formulae.
- b) Diamond quality grade assessments, which are approximate, are based on comparison with known stones. The elements that comprise the grade can be estimated only, because of limitations imposed by the mount. The quality nomenclature used is that recommended by the GIA (The Gemological Institute of America).
- c) Pearl grades, which are approximate, are based on comparison with pearls possessing known characteristics. The quality nomenclature used is that recommended by the GIA
- d) Gemmological descriptions are based on testing carried out by standard gemmological equipment without unsetting the stones. Whilst the valuer is reasonably satisfied that all such descriptions are correct, no responsibility can be assumed if subsequent unsetting and testing disproves these opinions. In the event of serious doubt, it is recommended that a recognised gemmological laboratory undertakes independent testing.
- e) Any article which incorporates pearls has been valued according to the opinion expressed, i.e. cultured, natural. Unless otherwise stated, none have been subjected to testing by X-ray to confirm this opinion.
- f) This company/The valuer subscribe(s) to the rules governing gemstone nomenclature as specified by the international regulatory body CIBJO (Confederation Internationale de la Bijouterie, Joaillerie, Orfevrerie, des Diamants, Perles et Pierres).
- g) Due to the limitations imposed by lighting and inks, the colours represented in the image schedule do not necessarily reflect the true appearance of the gemstones, reference should be made to the colour assessment in the text.

## 3) Notes relating to Insurance matters

- a) The following abbreviations are used to explain the basis of valuation used in schedules for insurance replacement: -  
NRV New Replacement Value. This value reflects the average current new replacement cost of a similar article of equivalent quality. It does not, however, allow for recreating a handmade facsimile of the original nor does it take the condition of the piece into consideration. Most modern items will normally be expected to be described under this heading.  
SHRV Second-hand Replacement Value. This value reflects the current second-hand replacement cost of a similar article of equivalent quality and in like condition.  
ARV Antique Replacement Value. This value should enable the owner to obtain a similar antique replacement article of equivalent quality and in like condition, and is normally ascribed to articles believed to be one hundred or more years old.  
FV Facsimile Value. This value reflects the likely current replacement costs of creating a facsimile of the original utilising the same quality materials and processes. It should be noted that this is a type of valuation rarely used and only in specific instances (for further explanation please discuss with the valuer). The vast majority of modern jewellery will, even if handmade, be adequately covered by the standard new replacement qualification.
- b) Partial loss/damage. Irrespective of the type of value ascribed to an article, it should be noted that the value makes no pro rata allowance for the current cost of individual component parts in the event of a partial loss, nor does it take into account the cost of restoring or recreating the article in question in the event of major accidental damage. It is accepted by insurers that the costs of selecting replacement gems and repair work to settings etc. generally cannot be directly related to the sum value of an article in its entirety.
- c) All values given represent average approximate retail replacement prices within the various categories specified - i.e. NRV, SHRV, ARV and FV. These values do not necessarily reflect the price at which the valued item(s) may be purchased from any particular retailer but attempt to reflect an average of a broad range of current prices of such items available from retailers offering similar goods in the appropriate market.
- d) All values given for articles of foreign manufacture represent approximate retail replacement prices (as defined above) which attempt to reflect an average of a broad range of current prices of such articles available from retailers offering goods of comparable quality to consumers in the U.K.
- e) Obsolete watches: the stated value for any obsolete watch given a NRV figure represents the current new replacement price for the nearest model of equivalent quality, which may, or may not, be of the same brand. Watches valued for second-hand replacement (SHRV) are generally (but not necessarily) likely to pre-date 1970, and will be so valued because they are of a brand/style/type no longer available, or will be in a condition that reflects the age and wear provided by the passing years. Insurers normally accept the distinctions, and will normally take the stance that replacement will be on the basis of 'equivalence' rather than 'betterment', and it is this principle that guides the valuer in the valuation method applied.

f) References to condition are as follows (this only affects values ascribed as SHRV, PRV & ARV): -

EXCELLENT - The article is in "as new" condition.

VERY GOOD - The article is in exceptional condition in relation to its age and does not display any obvious evidence of repairs and/or alterations or restoration.

GOOD - The article is in better than average condition in relation to its age and may display evidence of discreet repairs and/or sympathetic restorations.

FAIR - In the appraiser's opinion, the article is in average condition in relation to its age and may display evidence of acceptable repairs and/or restorations.

POOR - In the appraiser's opinion, the article is in lower than average condition in relation to its age and may either display obvious repairs and/or restorations or be in need of repairs and/or restorations.

VERY POOR - In the appraiser's opinion, the article is in a dilapidated condition in relation to its age and may have missing or broken components and/or display obvious evidence of poor quality repairs and/or restorations.

#### 4) Miscellaneous Matters

- a) If this schedule is for Probate, the values given represent open market figures likely to be realised by sale of the goods at the date of death; such values reflect the condition these goods were in at the stated date. This report satisfies the requirements of Section 160 of the Inheritance Taxes Act, 1984.
- b) If this schedule is for Family Division/Divorce purposes, the values given represent open market figures likely to be paid by prospective purchasers when buying at public auction and/or in a willing buyer/willing seller situation. These values reflect the average gross figures reputable dealers are likely to pay for the goods after any auctioneer's premiums or other commissions payable, at the date stated. It is this value that is appropriate to be put to the Court in a divorce case when jointly owned property is either in dispute or being divided between the parties.
- c) If this schedule is for the purpose of Private Sale, the values given represent the average figures likely to be obtained for the goods by the owner in a private transaction with another individual. It is usual for this figure to fall between the open market level and a current retail replacement value.
- d) If this schedule is for Capital Gains Tax purposes, the values given reflect retrospective open market figures (after deduction of auctioneer's fees) for the relevant date specified, taking into account prevailing market conditions.
- e) Any liabilities whatsoever on the part the Appraiser, the Authorized Signatory, the retailer on whose behalf this schedule has been prepared or their employees, are limited to the fee paid for this Valuation Schedule.
- f) Your statutory rights are in no way affected by any of these Notes to the Schedule.

End of schedule No. 2654

Picture Schedule

Picture schedule for Mrs. I V.E Gotrocks on 26/09/2013. Document number: 2654



Item 1



Item 2



Item 3



Item 4

## Glossary

**Antique:** Generally understood to refer to items over 100 years old, but is variously defined by jurisdiction.

**Appraisal:** The process of estimating value; an estimate of value. An expert estimation of the quality, quantity, and other characteristics of someone or something

**Brilliant cut:** A type of cutting, especially of diamonds, with 32 facets plus a table placed above the girdle and 24 facets, plus the culet if present, placed below the girdle, in a “starburst” pattern. The brilliant cut stone may have a variety of shapes, such as round, oval, pear shaped, marquise (boat-shaped), or heart shaped.

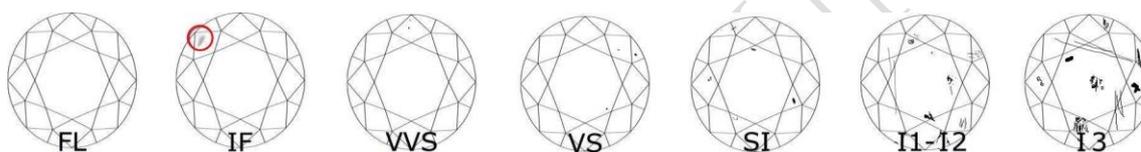
**CIBJO:** Confederation Internationale de la Bijouterie, Joaillerie, Orfeverie, des Diamants, Perles et Pierres. A European regulatory body encouraging many aspects of International cooperation in the jewellery industry but in particular, enforcing correct nomenclature and definition.

**Condition:** The physical description of the property relating to its completeness for performing an identified role. Impairments could include damage of any kind, loss of components, wear and tear and inappropriate or unacceptable repairs.

**Cut:** 1.) In gems, a fashioned gem, as opposed to a rough or uncut gem. 2.) The shaping and polishing of a gemstone. 3.) The proportions to which a gem is fashioned. One of the “four C’s” in diamond grading

**Diamond:** Hardest of natural substances, composed of pure carbon.

**Clarity:** In gemstones, the incidence of inclusions and surface blemishes. One of the “four C’s” in Diamond grading. There are several clarity grading scales throughout the world. The G.I.A clarity grading scale is used in this report. Some of the grades are split (e.g. VVS1 and VVS2). Size, position and number of inclusions determine the distinction between the split grades. The descriptions below assume an expert eye using a 10X loupe corrected for spherical aberration. The following diagram is not literal and is for illustration purposes only.



FL: Flawless - No inclusions or blemishes are visible to a skilled grader using 10x magnification

IF: Internally Flawless - No inclusions and only blemishes are visible to a skilled grader using 10x magnification

VVS: Very, Very Slightly Included - Inclusions are difficult for a skilled grader to see under 10x magnification

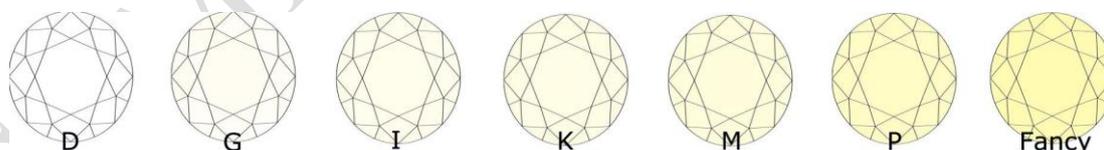
VS: Very Slightly Included - Inclusions are clearly visible under 10x magnification but can be characterized as minor

SI: Slightly Included - Inclusions are noticeable to a skilled grader using 10x magnification

I1-I2: Included - Inclusions are obvious under 10x magnification and may affect transparency and brilliance

I3: Included - Inclusions are very obvious under 10x magnification and may affect transparency and brilliance.

**Colour-grade:** 1.) The classification of body colour in coloured gemstones expressed in terms of hue, tone and saturation. 2.) The classification of body colour of cut diamonds. One of the “four C’s” in diamond grading. There are several colour grading scales used throughout the world, the scale used in this report is that of the GIA. The range is from colourless (“D”) to yellow, brown or grey (“Z”), beyond is termed “Fancy”. The following diagram is not literal and is for illustration purposes only.



**Girdle:** The name applied to the outer edge of a cut gemstone. The junction between the crown (top) and the pavilion (base).

**Head:** a) The upper portion of a ring consisting of a tapered box or tube having claws or other means of securing a stone. B) The case and mechanism of the wristwatch, not including the strap or bracelet.

**N.A.G.:** National Association of Goldsmiths. An historic trade organisation whose aims include promoting best practice within the jewellery trade and offering a conciliation service between the trade and members of the public.

**Natural:** 1.) Generally taken as substance that has been formed without intervention from man. 2.) An area that remains unpolished on the girdle of a cut diamond to maintain weight.

**New:** A property that is unused or that has not suffered any deterioration or obsolescence. “New” does not necessarily mean, “just brought into being”.

**Old European Cut:** Brilliant cut diamonds with round girdles, produced after 1891, and characterized by a heavy crown, small table, thin girdle, large culet, and greater over-all depth. Produced after the discovery of the South African mines and development of the technique for rounding or “bruting” the diamond rough.

**Period:** A historical time-frame characterized by jewellery with certain unifying characteristics of style, materials and manufacture. E.G., Georgian, Victorian, Art Deco, Art Nouveau, Retro, etc. (not necessarily belonging to that time period but having the attributes thereof)

**Set:** Two or three matching pieces of jewellery, such as earrings, ring, and necklace. The attachment of gemstones to a piece of jewellery by way of claws, grains or rubbed-over edges.

**Setting:** The mount in which a gemstone is set in jewellery. Also applies to the method, either open or closed, by which a stone is secured. IE: box setting, collet setting, crown setting, flush setting, pavé setting, etc.

**Shank:** The part of a ring that surrounds the finger, exclusive of the top.

**Shoulders:** The parts of a ring that extend from the shank to the centre setting or "head".

**Sponsor:** One of the four marks that compose a UK hallmark. If present this mark identifies the person or company that submitted the item for assaying.

**Stamped:** 1.) A method of manufacture in which the component parts are die punched by pre-formed tools. 2.) The application of a mark indicating the fineness of precious metal i.e. Plat, 18ct, 14ct, 9ct etc (and sometimes initials indicating the manufacturer of the item). Such marks do not by themselves constitute proof of the fineness of the metal but if the valuer is reasonably certain that the mark is correct no further comment will be made. The absence of a comment implies that the valuer accepts the mark is broadly correct.

**Stated:** The term "Stated" following the weight, clarity or colour description of a stone implies that the valuer has been shown supporting documentation in the form of a receipt or certificate. If the valuer finds significant differences in the parameters they will be shown in the report otherwise it can be taken that the stated figures are broadly correct.

**Sterling:** In silver an alloy of 955/1000 pure silver, or 92½% silver. In the UK accepted levels of fineness in parts per thousand are 800, 925 (standard silver), 958 (Britannia silver) and 999 (fine silver).

**Table:** 1)The large, flat, polished facet on the top of a faceted gemstone that is parallel to the girdle. 2)The head of a signet ring.

Summary of valuation

Insurer's Summary & Notification

The Insured:  
Mrs. I V.E Gotrocks

This is to notify you that a detailed appraisal has been performed on 4 items in the possession of the above mentioned person on 03/10/2013. These brief notes are provided for your guidance and to obtain interim cover. **They do not, by themselves, constitute a full appraisal and valuation.** A copy of the full appraisal these notes are drawn from, which is very much more detailed, can be obtained from your client or from us on application and can be forwarded to you, either by e-mail or FAX immediately following authentication of your request but only with approval of the person named above.

Document number: 2654, as follows:

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Item 1. Bracelet

CIRCULAR FLAT LINK BRACELET AND ENGRAVED ON ONE SIDE. 18CT YELLOW GOLD

NEW REPLACEMENT VALUE..

£0.00

Item 2. Brooch

PINK CONCH PEARL AND DIAMOND BAR BROOCH.FLORAL DESIGN CENTRE PIECE COMPRISING OF A SINGLE PINK CONCH PEARL WITH RUB-OVER SET OLD CUT DIAMOND AND TWO EIGHT-CUT DIAMONDS

NEW REPLACEMENT VALUE..

£0.00

Item 3. Ring

GENT'S YELLOW GOLD SIGNET RING. OVAL HEAD, SCROLL ENGRAVED WITH THE INTIALS GB.

NEW REPLACEMENT VALUE..

£0.00

Item 4. Ring

THREE STONE DIAMOND SET RING. THREE MODERN ROUND BRILLIANT CUT DIAMONDS,BAR-SET IN WHITE GOLD. YELLOW GOLD SHANK.

NEW REPLACEMENT VALUE..

£0.00

Valuation Total: £0.00

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I certify that the items contained in this summary have been examined by me on the 03/10/2013 and have been valued for the sum of **Zero Pounds** for the purpose of **Insurance Appraisal** only.

Signature of Appraiser: \_\_\_\_\_  
Gordon Bramwell  
MIRV,PJDip,PJGemDip,PJValDip,FNAG  
N.A.G. Registered Valuer No.72994

Date: 26/09/2013

T:  
E:

SAMPLE DOCUMENT

### Items for repair

During the course of this appraisal and valuation items may have been found to have wear or damage which could jeopardize the safety of gemstones or seriously affect the usefulness of the items. This part of the document is automatically generated during the appraisal process so if any items are noted below the opinion of the valuer is that they would benefit from repair as soon as possible.

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### **No table of contents entries found.**

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Your jeweller will be happy to estimate the cost of any repairs for you.

Signature of Appraiser: \_\_\_\_\_ Date: 26/09/2013  
Gordon Bramwell

Place your institute membership number here or delete this line: #####.

T:  
E:

Please note that potential repairs are drawn to your attention for your benefit and in order to help you maintain your jewellery in a safe and usable condition. No warrantee whatsoever is given or implied regarding the condition of any items in this valuation and maintenance remains your sole responsibility. The valuer will not accept any ongoing liability for damage or loss of stones.

Your retailer is the best person to inform you of the advisability of repairs and will be very happy to check and clean your jewellery periodically and we recommend that this should take place once a year

SAMPLE DOCUMENT