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# *Do I Need My Jewelry Appraised?*

There are several factors to consider when trying to decide if you need a written appraisal on your jewelry.

Some questions you should ask yourself are....

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| 1. If I lose it or if it's stolen, can I replace it without financial hardship?                    |
| 2. Will my homeowner's policy cover the total cost, or only partial?                               |
| 3. If I decide to replace it, could I describe it to the jeweler doing the replacement?            |
| 4. If it were stolen and recovered, could I give a good enough description to prove it were mine ? |

We have a short questionnaire you can fill out to help you decide if you need a written appraisal.

We have over 60 years of experience working with insurance and law enforcement agencies. Imagine being burglarized, and then sitting with a police officer trying to describe your precious items. Could you answer most of these questions?

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| 1. What karat gold is the piece made of?                                     |
| 2. What does the piece weigh?  |
| 3. How many stones are in the piece?   |
| 4. What is the color, clarity and quality of the stones?                     |
| 5. What markings are on or in the piece?                                     |
| 6. What size is it?  |
| 7. Can you draw an adequate picture of the piece, so they will recognize it? |
| 8. Who was the manufacturer?   |
| 9. What would the replacement cost be today?                                 |
| 10. Is it a cast piece, fabricated, handmade or a combination?               |

If you can't answer at least 6 of these questions, you probably need a written appraisal.

Should you decide you need appraisal services, the next step is finding a qualified appraiser. You can start by asking your insurance agent for recommendations if you choose to insure it.

If not, ask your appraiser for credentials and his experience.

A good appraisal should have all these components.

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| 1. A complete description of the materials used.                    |
| 2. The karat and color of metals, including all markings.           |
| 3. The quality of all stones.                                       |
| 4. A complete description of all the manufacturing techniques used. |
| 5. A photograph of the piece.                                       |