

# CHRISTOPHER MILTON STEVENS

private clients

JEWELLER & DIAMOND SPECIALISTS

PO Box 4037


Bath

BA1 0EG

T: 01225 840976

E: cms@cmsjewellers.com

## Valuation for Insurance Schedule

<b>1</b>	<b>Ring</b>	<b>Diamond Two Stone - Modern</b>
Diamond	1 stone, Round brilliant cut. Colour: G. Clarity: VS1/VS2 (assessed) Length 5.01mm; width 5.01mm; depth 3.10mm Girdle: sl thick bruted Weight 0.48ct (weighed) Setting White metal, Rubover	
Diamond	1 stone, Round brilliant cut. Colour: G. Clarity: VA1/VS2. (assessed) Length 4.96mm; width 4.96mm; depth 3.0mm Girdle: sl thick bruted Weight 0.47ct (weighed) Setting White metal, Rubover	
	28 stones Round brilliant cut, colour G. Clarity: VS1/VS2 (assessed) Length 1.20mm; width 1.20mm Weight 0.28ct (weighed)	
Shoulders	Shoulders Yellow metal, Solid. Polished Shoulder stones 28 Round brilliant cut, colour G. Clarity: VS1/VS2 (assessed)	
Diamond	Length 1.20mm; width 1.20mm Weight 0.28ct (weighed) Shank Yellow metal, 'Square' section. Polished. Width 3mm; depth 2mm General Gross Weight 8.4grams. Manufacture: Handmade Hallmarked 18ct white gold Birmingham, 2009 Appraiser notes Ring size M	
Schedule notes	Schedule notes NRV - New replacement value. See Notes to the Schedule	

### Valuation

**£6,600.00**

<b>2</b>	<b>Ring</b>	<b>Diamond Solitaire - Modern</b>
Diamond	1 stone, Round brilliant cut. Colour: H. Clarity: SI1/SI2 (assessed) Length 4.47mm; width 4.49mm; depth mm 2.73mm Girdle: sl thick Weight 0.35ct (weighed) Setting White metal, integral Shoulders White metal, Solid. Polished Shank White metal, 'D' section. Polished. Width 2.00mm; depth 1.56mm General Gross Weight 4.4grams. Manufacture: Handmade Hallmarked Platinum London, 2002 Appraiser notes Ring size K	
Schedule notes	Schedule notes NRV - New replacement value. See Notes to the Schedule	

### Valuation

**£3,700.00**

**Total schedule Value £10,300.00**

(Ten thousand three hundred pounds and no pence)

### Appraisers declaration

I hereby certify that the above 2 items, as seen on the date shown, have been valued at £10,300.00 and have been personally examined and valued by me for the purposes of Insurance Replacement only. This valuation was produced for Mrs J Thomas by Nigel Campbell on 21st July 2009

### Authorised Signature:

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## Valuation for Insurance

### Picture Schedule

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Item 1



Item 1



Item 2



Item 2



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## Valuation for Insurance

## Notes to the Schedule

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A valuation schedule can be quite a complex document, the following explanatory notes have been compiled to help you better understand the Schedule and explain a few of the limitations that are applicable to the valuation process itself. These should be read in conjunction with the attached schedule. Any queries should be discussed 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.
- b) Where it is applicable and unless otherwise stated, the values given in the schedule include Value Added Tax.
- 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 be re-checked in or soon after April 2010

### 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.
- 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.
- d) Gemmological descriptions are based on testing carried out using 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 undertake independent testing.
- e) Any article, which incorporates pearls, has been valued according to the opinion expressed, i.e. cultured, and natural. Unless otherwise stated, none have been subjected to testing by X-ray to confirm this opinion.
- f) This company/The valuer subscribes to the rules governing gemstone nomenclature as specified by the international regulatory body CIBJO.
- g) Due to the limitations imposed by lighting and inks, the colours in the Image Schedule do not necessarily reflect the true appearance of the gemstones; reference should be made to any 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.

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## Valuation for Insurance

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**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).

b) Partial loss/damage. Irrespective of the type of value ascribed to an article, 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 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 & 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** - The article is in less than average condition in relation to its age and may either show obvious repairs and/or restorations or be in need of repair.

**Poor** - The article is in a dilapidated condition and may have missing or broken components, and/or show obvious evidence of poor quality repairs. At worst, therefore, some articles may only be valued for scrap.

#### 4) Miscellaneous Matters

a) Any liabilities whatsoever on the part the Valuer, the Authorised Signatory, or the Retailer on whose behalf this schedule has been prepared or their employees, are limited to the fee paid for this Valuation Schedule.

b) Your statutory rights are in no way affected by any of these Notes to the Schedule.

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## Valuation for Insurance

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### Your Online Jewellery Portfolio

Now you've had your items valued, make sure you register to view your valuation online at [www.gvj.org.uk](http://www.gvj.org.uk)

Simply set up your own secure profile through our website and you can view your valuation online, complete with descriptions, values and digital photographs.

It only takes a few moments and it's completely FREE. You can also:

- Set reminders for having your items revalued
- Benefit from special offers



#### What to do next...

- Go to [www.gvj.org.uk](http://www.gvj.org.uk)
- Select My Portfolio from the top menu
- Register your details completely FREE
- Enter your valuation reference numbers
- Start managing your portfolio online

#### Your valuation reference numbers:

Licensee: GB00129000

Customer: 11

Appraisal: 1

#### What to do in the event of a loss

1. Report the loss or theft to the police - they will issue you with:-
  - A Crime Reference Number or Lost Property Number
  - The Police Station name, address and telephone number
2. Report the loss to the Guild of Valuers & Jewellers by contacting us with the following:-
  - Valuation reference numbers and a description of the item
  - Police station where the loss or theft has been reported
  - Crime Reference Number or Lost Property Number
  - Date of the incident
3. Report the loss to your insurer - the following information will be requested:-
  - Your policy number
  - Your Crime Reference Number or Lost Property Number
  - Your valuation reference numbers: Appraisal Ref: GB00129000/11/1
  - The date and nature of the incident

For help or further information please call me on 01225 840976 or email [info@cmsjewellers.com](mailto:info@cmsjewellers.com)

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## Insurer Notice

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**PLEASE SEND THIS NOTICE TO YOUR INSURER/BROKER**

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**TO THE INSURER/BROKER: PLEASE READ CAREFULLY**

This notice is to certify that this is a GuildPro valuation and it is stored on the secure e-register database on behalf of the customer stated. To view details of this valuation online, log onto [www.insurer.e-register.net](http://www.insurer.e-register.net) and enter the GuildPro reference numbers shown below:

### Valuation details

Valuation Date: 21 July 2009  
Number of Items: 2  
Total value: £10,300.00  
(Ten Thousand, Three Hundred pounds  
and and No Pence)  
Customer: Mrs J Thomas

### GuildPro reference numbers

Licensee: GB0002000  
Customer: 1  
Appraisal: 1

The Guild of Valuers & Jewellers

We specialise in jewellery valuation and registration services, and hundreds of thousands of customers have already protected their jewellery with a CMS Guild Valuation.

Why not have your other precious belonging valued? We also value works of art, antiques, furniture, ceramics, clocks and silverware.

You could benefit from:

- Proof of ownership
- Security and peace of mind
- Accurate insurance cover
- A beautifully presented portfolio
- Online access to your portfolio through [www.gvj.org.uk](http://www.gvj.org.uk)

**Contact us for further information:**

**01225 840976 or**

**[cms@cmsjewellers.com](mailto:cms@cmsjewellers.com)**