



**Megan Miller**

883 East Anson Dr  
Cincinnati, OH 45245

Dear Megan Miller,

Thank you for choosing Heritage Appraisers Inc. to perform your Insurance Appraisal.

**Heritage Appraisers Inc. is an independent jewelry appraisal company. We take the security and confidentiality of your Insurance Appraisal very seriously.**

We will retain a copy of your appraisal report and accompanying notes used to establish the results on this report. We suggest that you maintain the original and use photo copies as needed.

**If at any time you have any questions regarding the descriptions or the methods used to obtain the values for your report, please feel free to directly contact Heritage Appraisers Inc.**

We do value your privacy. Any formal request made to review or reveal any portion of your Insurance Appraisal to a third party not identified on the original report must be made in writing and addressed to:

David K. Beyer - Graduate Gemologist (GIA)

Heritage Appraisers Inc.

23600 C Mercantile Dr. Suite 102

Beachwood, OH 44122

## Insurance Appraisal

Purpose: To establish the retail replacement value in the most common and appropriate markets.

Function: To provide a basis for obtaining insurance coverage.

An insurance appraisal is requested by an owner who wishes to obtain insurance on a given item. The retail replacement value represents the cost to replace the described item with a comparable item, as near as possible to the original, in the retail jewelry market or other markets appropriate to the item described

1. The appraiser has personally made a physical inspection of the object(s) specified in this report.
2. Unless otherwise noted, items are in good condition and do not require any repairs at the time of the appraisal.
3. The values and descriptions listed, and all other statements are true and correct to the best of the appraiser's knowledge and belief based on present day market values and accepted appraisal procedures.
4. Because mountings prohibit full and accurate observation of gem quality and weight, it must be understood that all data pertaining to mounted gems can be considered only as approximate.
5. Because jewelry appraisals and evaluations is not an absolute science but includes subjective professional assessment, estimates of value and quality may vary from one appraiser to another with such variances not necessarily constituting error on the part of the appraiser. Due to the subjective nature of the appraisals and evaluation, statements and data contained herein cannot be construed as a guarantee or warranty.
6. Appraisal fees are based on time and difficulty of items being appraised and are not contingent on value or outcome.
7. The appraisal is not an offer to buy the appraised items.
8. Unless otherwise noted, sales taxes are not included in the appraised values.
9. The appraiser does not have, and does not expect to have, a financial interest in any of the items being appraised unless specifically identified in the comments section of the appraisal document.
10. No other person provided significant professional assistance to the appraiser who signed the appraisal report unless specifically identified in the comments section of the appraisal document.
11. The date of the appraisal and the date of the report are the same unless otherwise noted in the comments section of the appraisal document.
12. Because appraisal technology and procedures are continually improving, it is possible that an appraiser may examine this item differently and come to a different conclusion at a later date.
13. Possession of this report does not provide title to the items appraised. Appraisal values are based on the appraiser's assumption of whole ownership. The appraisal process does not discover liens, encumbrances, or fractional interest.
14. Possession of this report, any portion of this report, or any copy does not include the right of publication without the written consent of the appraiser. Public use of the appraiser's name, or the name of the appraisal firm or jewelry store, or of information contained in the appraisal, is not granted. Use of this report in advertising is not permitted.
15. Testimony, depositions, hearings or court attendance are not required by reason of rendering this report. Arrangements for these and similar matters must be made in advance and in accordance with the prevailing hourly rates.
16. The information in this report is confidential.
17. No changes may be made to this report by anyone other than the appraiser who signed it. The appraiser is not responsible for unauthorized alterations.
18. The report analyses, opinions and conclusions are limited only by the above listed assumptions and limiting conditions.

## Insurance Appraisal

Megan Miller  
883 East Anson Dr  
Cincinnati, OH 45245  
No. 15488001

**Item:** Ring



**Description:** Ladies 14K white gold diamond engagement ring. The ring contains one (1) round brilliant cut diamond center accented with 14 princess cut diamonds and 12 round brilliant cut diamonds

### Diamond

**Shape:** Round Brilliant  
**Quantity:** 1  
**Single Weight:** 1.10ct., Actual  
**Dimensions:** Length-6.63mm.; Width-6.58mm.; Depth-3.98mm.  
**Depth Percentage:** 60%  
**Girdle:** Faceted, Thick - Extremely Thick  
**Color:** H  
**Clarity:** SI2  
**Symmetry:** Very Good  
**Treatments:** None  
**Polish:** Very Good  
**Additional Description:** GSI #10085801901 inscribed

**Value:** \$10,642.50

### Diamond

**Shape:** Princess  
**Quantity:** 14  
**Combined Weight:** 0.56ct., Estimated  
**Color:** H - I  
**Clarity:** SI1 - SI2  
**Treatments:** None  
**Additional Description:** Diamonds weigh approximately .04 carats each

**Value:** \$1,344.00



**Diamond**

**Shape:** Full Cut  
**Quantity:** 12  
**Combined Weight:** 0.31ct., Estimated  
**Color:** H - I  
**Clarity:** SI1 - SI2  
**Treatments:** None  
**Additional Description:** Diamonds range in weight from .025 to .0275 carats each

**Value:** \$682.00

**Metals**

**Metal Type(s):** Gold  
**Purity:** 14K  
**Stamped or Tested:** Stamped  
**Color:** White  
**Condition:** Excellent  
**Finish:** High Polish  
**Manufacturing Method:** Casting  
**Engravings/Marks:** 14K Neil Lane  
**Weight:** 3.80 dwt  
**Additional Description:** The diamond is set in platinum

**Value:** \$1,966.50

**Item Value: \$14,635.00**

*David K Beyer*

David K. Beyer - Graduate Gemologist (GIA)  
HERITAGE APPRAISERS INC.

#### G.I.A. CLARITY GRADING SCALE:

\* FL - IF \* VVS1 - VVS2 \* VS1 - VS2 \* SI1 - SI2 \* I1 - I2 - I3 \*

#### FLAWLESS and Internally Flawless:

Stones in this category are free from all internal and external inclusions when examined by skilled observation in normal, natural or artificial light with a 10x loupe or a 10x binocular microscope.

#### VVS1 and VVS2:

These grades contain inclusions or surface blemishes so small or insignificant that they are difficult to locate under 10x. If they are exceedingly tiny or difficult to locate, the first VVS grade applies. Carbon pinpoints, tiny clouds, nicks, scratches, knots and other minor discrepancies characterize the VVS grades.

#### VS1 , VS2, SI1 And SI2:

Inclusions and blemishes of a size, number and position between those difficult to locate under 10x in the VVS grades and those visible to the unaided eye in the imperfect grades are placed in the VS and SI categories. At the upper end, inclusions are still small and fairly difficult to locate. At the lower end, they are just one step above an imperfect rating.

#### I1 , I2 And I3:

In the imperfect grades are placed those stones with inclusions visible to the unaided eye or with bad cleavages that are likely to be extended during ordinary wear. These vary from stones with flaws difficult to locate by the unaided eye when face up to those that should be used for industrial purposes.

#### G.I.A. 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 \*

D, E, F: Colorless

G, H, I, J: Near Colorless

K, L, M: Faint

N, O, P, Q, R: Very Light

S, T, U, V, W, X, Y: Light

Z: Fancy Yellow