



CHRISTOPHER MILTON STEVENS

*bespoke jewellery design*

THE STUDIO  
DEMONTALT LODGE  
SUMMER LANE  
COMBE DOWN  
BATH  
BA27EU

I am pleased to enclose your valuation for the purpose of Insurance Replacement.

This allows your insurer to provide the appropriate cover so you are properly protected in the event of a loss or theft. It also provides your insurer with adequate information about your items should they need to be replaced.

The values applied to your items within the valuation are based on the current market for replacing your special piece, and include the design and workmanship of the jewellery amongst other factors. The values represent the appraiser's professional opinion of the replacement value within the market and are valid only for the purpose specified.

The valuation notes are an explanation of the valuation process. Any further notes relating to a specific item will be found either within the main description of the piece.

Should you experience a loss please contact me for any help with your insurer.

I hope that you will find your valuation informative although should you have any queries, please do not hesitate to contact me.

Kindest regards

C hristopher

TEL: 01225 840976 — EMAIL: [CMS@CMSJEWELLERS.COM](mailto:CMS@CMSJEWELLERS.COM)  
[WWW.CMSJEWELLERS.COM](http://WWW.CMSJEWELLERS.COM)

COMPANY REGISTERED No 2860880 - VAT No 639673004



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VALUATION FOR INSURANCE REPLACEMENT

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**Diamond Engagement Ring**

**Diamonds**

1 Diamond 0.80ct Round G - Colourless SI1 GIA Round Excellent Excellent Excellent None 6.00x6.00 - Total weight 0.80ct

2 Diamonds 0.03ct Round F - Colourless SI1 Round 2.00x2.00 - Total weight 0.06ct

48 Diamonds 0.008ct Round F - Colourless SI1 Round 1.100 - Total weight 0.384ct

**Metal**

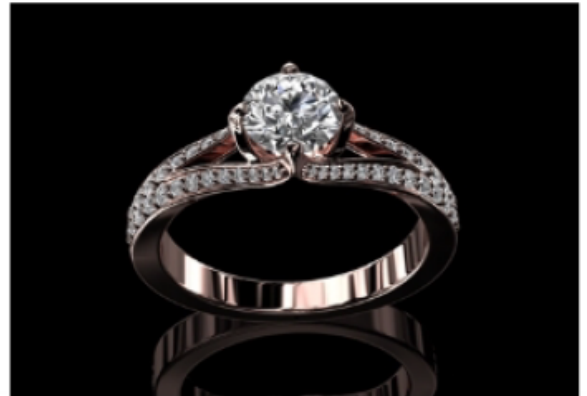
Platinum - 7.5gm

**Hallmarking**

Hallmark CMS

**Item Details**

CMS bespoke design for John Smith



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**Value £6,500.00 including VAT**

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Appraisers declaration - I hereby certify that the items shown in this schedule have been examined and valued personally by me for the purposes of Insurance Replacement only.

This valuation was produced for **CMS Stock**

Date 26/02/2016 - Valuation reference 10248

Authorised signature

*Christopher Milton Stevens*

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THE STUDIO COMBE DOWN BATH BA27EU - 01225 840976 - [INFO@CMSJEWELLERS.COM](mailto:INFO@CMSJEWELLERS.COM)

[WWW.CMSJEWELLERS.COM](http://WWW.CMSJEWELLERS.COM)

CMS LTD AC139T



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### **Valuation Notes**

The purpose of insurance cover is to reinstate you to the position before loss, so making sure you have the correct replacement value for your jewellery is important.

The values stated in the valuation document 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).

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 valuation.

Articles are valued only with regard to materials, workmanship, scarcity and relevant market forces and no account is taken of any sentimental value.

It is recommended that a valuation for insurance be updated regularly. This provides an opportunity to check and clean the articles thoroughly. 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.

### **General Notes**

Enjoy wearing your jewellery, keep it looking fabulous, by cleaning it regularly, for diamond items use hot water [not boiling] with washing up liquid and a normal toothbrush to tease out any creams that accumulate.

Coloured gemstones in the main are also ok to clean as above, but Emeralds, Pearls, and the softer stones use warm water and don't leave them soaking – if you are not sure just give me a call.



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# UNDERSTANDING THE 4Cs

GIA COLOR SCALE		GIA CLARITY SCALE		GIA CUT SCALE	CARAT WEIGHT
EXCELLENT	D	FLAWLESS		EXCELLENT	0.25 ct.
	E				
	VERY GOOD	F	VVS <sub>1</sub>		VERY GOOD
G					
GOOD		H	VS <sub>1</sub>		
	I				
	FAIR	J	SI <sub>1</sub>		FAIR
K					
LIGHT		L	I <sub>1</sub>		
	M				
		N	I <sub>3</sub>		
	O				
	P				
	Q				
	R				
	S				
	T				
	U				
	V				
	W				
	X				
	Y				
	Z				



**GIA**<sup>®</sup>

GIA created the 4Cs, establishing the universal method for describing the quality of any diamond, anywhere in the world.

[www.gia.edu](http://www.gia.edu)

THE UNIVERSAL STANDARD BY WHICH GEMS ARE JUDGED.

All diamond images and diagrams are for reference only and may not reflect true diamond quality grades or weight.



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## Color

GIA  
COLOR  
SCALE

COLORLESS	D
	E
	F
NEAR COLORLESS	G
	H
	I
FAINT	J
	K
	L
VERY LIGHT	M
	N
	O
	P
	Q
	R
	S
	T
LIGHT	U
	V
	W
	X
	Y
Z	

**The GIA Color Scale extends from D (colorless) to Z (light yellow or brown).**

Although many people think of gem quality diamonds as colorless, truly colorless diamonds are actually very rare. Most diamonds used in jewelry are nearly colorless with tints of yellow or brown.



D H N Z

Color grades are determined by comparing each diamond to a master set. Each letter grade represents a range of color and is a measure of how noticeable a color is.

**Fluorescence** Some diamonds can emit a visible light when exposed to ultraviolet radiation, but fluorescence is not a factor in determining color or clarity grades. However, a description of its strength and color is provided on GIA Reports as an additional identifying characteristic.



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# Clarity

GIA  
 CLARITY  
 SCALE

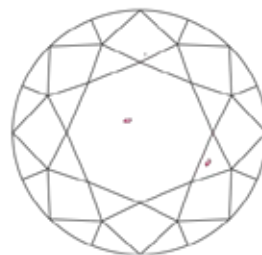
	FLAWLESS
	INTERNALLY FLAWLESS
VERY VERY SLIGHTLY INCLUDED	VVS <sub>1</sub>
	VVS <sub>2</sub>
VERY SLIGHTLY INCLUDED	VS <sub>1</sub>
	VS <sub>2</sub>
SLIGHTLY INCLUDED	SI <sub>1</sub>
	SI <sub>2</sub>
INCLUDED	I <sub>1</sub>
	I <sub>2</sub>
	I <sub>3</sub>

**The GIA Clarity Scale includes eleven clarity grades ranging from Flawless to I<sub>3</sub>.**

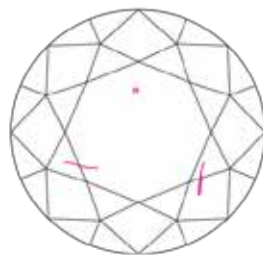
Because diamonds form under tremendous heat and pressure, it is extremely rare to find a diamond that lacks any internal and external characteristics. These characteristics are a by-product of its formation and help gemologists separate natural diamonds from synthetics and simulants, and identify individual stones.



VVS<sub>2</sub>



VS<sub>2</sub>



SI<sub>2</sub>



I<sub>2</sub>

Sample Clarity Diagrams



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## Cut

GIA  
CUT  
SCALE

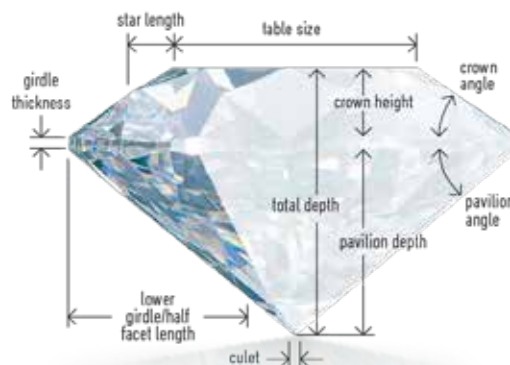
EXCELLENT
VERY GOOD
GOOD
FAIR
POOR

**The GIA Cut Scale ranges from Excellent to Poor.**

A polished diamond's beauty lies in its complex relationship with light. The magnificent display you see is made up of three attributes: **Brightness** is the combination of all white light reflecting from the surface and interior of a diamond. **Fire** describes the "flares" of color emitted from a diamond. **Scintillation** describes the pattern of light and dark areas and the sparkle you see when the diamond, the light, or the observer moves.

A diamond's proportions affect its light performance, which in turn affects its beauty and overall appeal. Diamonds with fine proportions, symmetry, and polish optimize their interaction with light, and have increased brightness, fire, and scintillation.

GIA assesses these factors for standard round brilliant diamonds in the D-to-Z color range.



**Anatomy of a Diamond**



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## Carat Weight

**One carat equals 200 milligrams in weight.**

For diamonds under one carat, each carat is divided into 100 points – similar to pennies in a dollar. 0.75 ct. = 75 points, 1/2 ct. = 50 points.



0.50 ct.



0.75 ct.



1.00 ct.



2.00 ct.



5.00 ct.

**Beauty and Its Beholder** The 4Cs provide a way to objectively compare and evaluate diamonds, but numbers alone can't describe a diamond's mysterious and captivating beauty – for that, you'll have to visit your local jeweler to see one for yourself.

