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Appraisal



VERMA
G R O U P

Verma Group
3455 Peachtree Road Ne
Atlanta GA 30326
516-417-0455

CUSTOMER INFORMATION

Eric Gleaton
100 Clover Green
Peachtree City, GA 30269
678-725-8757

INSURANCE REPLACEMENT VALUE

\$16,200

ITEM DESCRIPTION

One 18K white gold heart pendant including chain weighing 21.4 grams with 1.8 ct. total diamond melee weight Round H SI3, 1.64 ct. total Ruby melee weight Round AAA (Top), 1.64 ct. total Sapphire - Blue melee weight Round AAA (Top)

PHOTOS



Amit Verma

Amit Verma,

Apr 15, 2022

Date

Detailed Summary



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PENDANT SPECIFICATIONS

Category	Pendant
Type	Heart
Style	Chain Included
Gender	Unisex
Condition	Like New
Total Weight (in Grams)	21.4

MOUNTING

Metal	White Gold
Grade	18K
Metal Pricing	
Gold	\$1,971.85/oz

DIAMOND MELEE

Total Weight (exact)	1.8 ct.
Source	Natural
Shape	Round
Color	H
Clarity	SI3

COLORED GEMSTONE MELEE

Gemstone type	Ruby
Total Weight (approx.)	1.64 ct.
Shape	Round
Grade	AAA (Top)
Origin	Not Specified

COLORED GEMSTONE MELEE

Gemstone type	Sapphire - Blue
Total Weight (approx.)	1.64 ct.
Shape	Round
Grade	AAA (Top)
Origin	Not Specified

ADDITIONAL NOTES

No notes added.

WHAT IS AN APPRAISAL

An appraisal is a written opinion of value of a piece of jewelry on the date examined. It comprises all the qualitative and quantitative information necessary to determine this value. This appraisal is used to obtain jewelry insurance and reflects the approximate value to replace the item with that of like kind and quality.

TERMS AND CONDITIONS

1. This appraisal is solely for the purposes of obtaining jewelry insurance and is void if used for any other purposes.
2. The appraiser nor BriteCo LLC does not promise to buy the article from you at the Insurance Replacement Value nor at any fraction of the Insurance Replacement Value.
3. This appraisal is provided to the customer for his or her exclusive use and is not transferable to any other party.
4. The Insurance Replacement Value is an approximate value on the date examine, not an exact value. The appraiser does not express an opinion on the future value of the item.
5. This appraisal is the written opinion of the appraiser on the authenticity, design, quality, and value of the item examined. All statements in this appraisal are believed to be true and correct to the best of the appraiser's ability. The appraiser has not knowingly omitted pertinent facts or conditions.
6. Creating this appraisal is not an exact science and requires subjective judgment; therefore, the Insurance Replacement Value for the item described in this appraisal may vary from another appraiser's opinion of value. Such variance does not constitute error on the part of the appraiser.
7. Unless otherwise noted, gemstones are examined in mountings and settings. Weights and quality analysis is therefore approximate. Mountings and lighting conditions place limitations on the function of the appraiser and may affect the appraiser's findings. The actual quality, color and clarity of gemstones could be different if examined out of the mounting or under a different light source. The estimated weight of mounted or set gemstones are determined based on standard mathematical trade formulas.
8. Information, estimations, and opinions furnished by the appraiser and used in this report were obtained from sources considered reliable and believed to be true and correct as of the date of this appraisal. Where applicable, the appraiser may rely on gemstone laboratory reports and/or manufacturers details to determine the authenticity, design, quality, and value of the item examined. The appraiser provides no warranty on the accuracy of reports furnished by third parties.
9. Appraisal documents are unique to the article described and do not extend to items of similar appearance or composition.
10. Gemstone testing equipment may be employed to determine species, origin, quality, and authenticity (e.g. determining a natural, lab-grown, or imitation gemstone). The subjective nature of some tests paired with equipment limitations can affect the accuracy of the results. Due to this variability, the results of such tests in this appraisal are considered opinion and are not guaranteed. Unless otherwise stated, all gemstones described are assumed to be of natural origin.
11. Certain gemstones are commonly treated and accepted by the trade. The appraiser uses his or her judgment to determine if gemstones have been treated. The appraiser does not warrant, represent, or provide any definitive opinion as to whether the gemstones have or have not been treated. Unless otherwise stated, the appraiser assumes that colored gemstones listed in this appraisal have been subjected to a stable and possibly undetectable color enhancement process. Prevailing market values are based on these universally practiced and accepted gem and jewelry trade processes.
12. The identification of metals and methods of construction are determined only to the extent that the item permits. When items are marked with the fineness of the metal, the appraiser accepts this marking as correct unless otherwise stated. Only approximate results can be expected from this type of testing.
13. The appraiser and BriteCo LLC offer no representations and/or warranties for the values produced in this appraisal and assume no responsibility for matters of a legal nature affecting the article(s) appraised or the ownership thereof. Furthermore, by accepting this appraisal, you agree to hold harmless the appraiser, BriteCo LLC, and any such parties' employees and agents from all third-party liabilities, claims cost and expenses that arise out of or in connection with this appraisal and/or the performance or non-performance of any services to produce this report.
14. New York City only - This appraisal tells you the approximate price at which you could replace this article with comparable merchandise at a retail jewelry store which normally sells jewelry of like quality. You should not expect to be able to sell the article for this amount. The opinions of appraisers concerning value vary by up to 25 percent. This disclosure supersedes any conflicting disclosures in this appraisal.