

Our commitment to you

Depending on the function of the appraisal or report, the value assigned to jewellery can vary. It is essential to discuss your needs and the purpose of the appraisal with your appraiser from the start. We will provide you with an estimate of the charges before moving forward. The fee can be based on the time involved or the number of pieces requiring appraisal, but not the percentage of the value. We are committed to protecting your valuables by providing the best service possible along with the most accurate information available for appraising jewellery and gemstones.

To obtain further information
on jewellery appraisals please contact:



**Canadian JewellersTM
Association**

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If you are interested in reviewing the current *Jewellery Appraisal Guidelines (Minimum Acceptable Standards)* you can obtain a complimentary copy on the CJA website.

WHAT YOU SHOULD KNOW ABOUT JEWELLERY APPRAISALS





How should a consumer choose an appraiser?

Appraisals need to be undertaken to a very high standard. The highest level represented by the Canadian Jewellers Association is “**Certified Appraisal Professional – CJA® (CAP)**”. CJA is the national jewellery trade association that builds trust, awareness, understanding and desirability for Canadian jewellery products. CJA

has been proudly the voice of the Canadian jewellery industry since 1918. A full list of current CAP-CJA members can be obtained by visiting the CJA website located at www.canadianjewellers.com.



What is a Certified Appraisal Professional – CJA® (CAP)?

CJA has established a set of requirements and a series of practical and theoretical examinations that test the appraising skills of jewellers and gemmologists. CAPs have proven their expertise to their peers, with formal gemmological qualifications and necessary experience within the industry. Upon successful completion of all criteria, these jewellers and gemmologists are considered qualified and are empowered to emboss their appraisals with the following seal, signifying their title as a Certified Appraisal Professional – CJA® (CAP). A CAP-CJA is required to be maintained as a member in good standing and utilize only the current year’s seal.



What is a jewellery appraisal?

It is a written professional opinion of the authenticity, quality, design and approximate value of a piece of jewellery for purposes including retail replacement, probate or estate. Since it is an “informed, professional opinion”, there can be variations between appraisals.

Why should a consumer get a jewellery appraisal?

The most common reason for obtaining an appraisal is for insurance purposes (i.e. insuring against loss, theft, damage and settlement for estate purposes). This pamphlet addresses these types of appraisals.

How much should an appraisal cost?

Appraisal fees vary according to the service being rendered and the intended use of the appraisal. A qualified appraiser will provide you with an estimate of the fees, based on your needs and the intended purpose of your appraisal, prior to commencing the appraisal.

Appraisal Checklist

The appraisal for a jewellery item should include the following:

Appraiser Information:

- Credentials;
- Date of appraisal;
- Date of examination of item (if different from date of appraisal); and
- Printed name and signature of appraiser or authorized representative.

Descriptions:

- Name and address of person or firm for whom the appraisal was prepared;
- Type of item;
- Verification of authenticity;
- Quantity of pieces;
- Gender style (if applicable);
- Metal & content analysis;
- Spot metals prices;
- Trademarks, hallmarks and quality marks;
- Detailed description of all stones (within limitations – very small stones cannot be described individually);
- Total gross weight of item;
- Photograph(s);
- Currency used;
- Equipment used; and
- Disclosure/limiting conditions (if applicable).

What should you expect from a jewellery retailer when purchasing jewellery?

- The acceptable practice for a retailer is to show the appraisal to the final customer only after the sale has been completed.
- A “Lab Report” may, in some instances, be presented stating the quality of the metals and grades of the gems.
- The appraisal should always include the customer’s name and address on the final document.
- An appraisal should be a reflection of the appraiser’s genuine assessment of the actual selling price of an item of jewellery.

