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BELLA ANDREA & CO.™

CLIENT PURCHASING POLICIES

READY-TO-SHIP JEWELRY • CUSTOM COMMISSIONS • DIAMOND SOURCING

The Bella Andrea & Co.™ Standard: Nothing Less Than Extraordinary.

This guide provides a polished, plain-language overview of our purchasing process. Transaction-specific invoices, written specifications, approvals, and signed agreements control where they contain more specific terms.

Secure invoicing through Square • Fully insured overnight delivery

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Please review all specifications, grading reports, measurements, metal choices, sizing, pricing, and delivery information before approving an invoice or commission.

Our Standard & Diamond Selection

Bella Andrea & Co.™ works with both select natural diamonds and exceptional laboratory-grown diamonds. Origin does not determine whether a stone is accepted; beauty, transparency, performance, documentation, and suitability for the intended design do.

Natural diamonds

- **GIA graded only**, unless a different standard is expressly disclosed in writing.
- Individually screened for cut quality, brilliance, fire, transparency, inclusion placement, eye cleanliness, and overall visual beauty.
- We do not select natural diamonds by clarity grade alone. A visually exceptional, properly disclosed stone may be considered even when its technical clarity grade is lower.

Laboratory-grown diamonds

- **CVD-grown and IGI graded only**.
- Individually screened for transparency, crystal quality, post-growth treatment disclosures, cut precision, optical performance, and overall appearance.
- A grading report is a starting point, not a substitute for our own evaluation.

Every diamond must satisfy the Bella Andrea & Co.™ Standard - Nothing Less Than Extraordinary.

Independent grading

GIA and IGI are independent gemological laboratories. Their reports describe the characteristics of the diamond examined; they are not appraisals, guarantees of value, or warranties from Bella Andrea & Co.™.

Pricing, Invoices & Payment

Website pricing

Unless expressly stated otherwise, prices displayed online are for the jewelry item only and do not include applicable sales tax, shipping, insurance, resizing, alterations, appraisal services, rush work, or other services.

Secure invoices

Purchases are completed through a secure Square invoice issued directly by Bella Andrea & Co.™. Invoices for ready-to-ship pieces are due immediately upon receipt. Merchandise is not reserved, held, or removed from availability until payment is received in cleared funds.

Quote validity

Unless a different period is shown in writing, quotes and unpaid invoices may be revised or withdrawn after 24 hours because diamond availability, precious-metal pricing, supplier costs, and production schedules can change.

Taxes and additional charges

- Applicable sales tax is calculated according to the shipping destination and governing tax requirements.
- A flat **\$100 FedEx Priority Overnight shipping charge** applies to standard domestic jewelry shipments unless otherwise stated in writing.
- Any approved rush charge, special handling cost, appraisal fee, alteration, sizing, or unusual insurance expense will be disclosed before it is added.

Cleared payment required

No sourcing, CAD work, production, setting, shipment, pickup, delivery, or transfer of goods is required to proceed until the applicable payment has cleared, unless Bella Andrea & Co.™ agrees otherwise in writing.

Ready-to-Ship Jewelry & Custom Commissions

Ready-to-ship jewelry

- All in-stock, ready-made, sample, estate, discounted, or immediately available pieces are sold on a first-paid, first-served basis.
- Ready-to-ship pieces are sold **as described and final sale**.
- The client is responsible for reviewing photographs, videos, measurements, condition, metal, size, stone details, grading information, and price before payment.
- Natural variations, lighting differences, photography differences, fit preferences, buyer's remorse, later price comparisons, and normal handled or pre-owned condition are not defects.

Custom commissions and special orders

Custom jewelry, sourced stones, CAD work, special-order mountings, bench work, and made-to-order pieces are created or obtained specifically for the client. Once a deposit or payment is made, sourcing is authorized, or written approval to proceed is given, the project becomes active and binding.

- Deposits, sourcing charges, CAD/design fees, setting fees, special-order stones, and custom-production payments are non-refundable once work or sourcing begins.
- The client must approve stone specifications, metal, purity, ring size, setting style, design direction, pricing, payment schedule, and estimated timeline.
- Client-provided stones may be considered only after inspection and written acceptance. Additional terms may apply because pre-existing damage, treatments, inclusions, or prior setting wear can increase risk.
- Custom work may involve third-party suppliers, CAD designers, setters, bench jewelers, laboratories, appraisers, carriers, and insurers.

A custom commission is not a standard retail purchase. It is a collaborative, made-for-you project.

Approvals, Changes & Timelines

Written approval

Bella Andrea & Co.™ may rely on approvals given through a signed agreement, paid invoice, deposit, email, text message, direct message, CAD approval, or other written communication accepted by the company.

Changes after approval

- Requested changes must be submitted in writing and accepted in writing before they become effective.
- Changes may require additional cost, new sourcing, revised CAD work, bench approval, or additional production time.
- A requested change may be declined after sourcing, CAD, casting, setting, engraving, sizing, or other production has begun.

Estimated timing

Most bespoke commissions are targeted for completion within approximately four weeks from project commencement through delivery. This is an estimate, not a guaranteed deadline. Complex work, design revisions, supplier availability, holidays, shipping, laboratory timing, bench schedules, weather, or delayed client approvals may extend the timeline.

Unless Bella Andrea & Co.™ expressly guarantees a specific date in a separate written agreement, time is not of the essence, and a delay does not create a right to cancel, charge back, demand a discount, or receive compensation.

Shipping, Delivery, Inspection & Final Sale

Shipping and delivery

- Standard domestic jewelry shipments are sent via **FedEx Priority Overnight**, fully insured, with tracking and signature confirmation.
- The standard shipping charge is \$100 unless unusual value, destination, package size, or carrier requirements require a different amount disclosed in writing.
- The client must provide accurate billing, shipping, contact, and delivery information.
- Carrier delays, weather, routing problems, missed delivery attempts, and incorrect addresses are outside Bella Andrea & Co.™'s direct control.

Risk and possession

Responsibility and risk may transfer according to the specific transaction terms when the item is picked up, delivered, signed for, or otherwise released through the agreed delivery process, subject to applicable law and insurance coverage.

Inspection upon receipt

Clients should inspect the item immediately upon delivery or pickup. A claim that an item arrived damaged, defective, or materially different from the approved written specifications must be submitted in writing within **48 hours**, together with clear photographs or video and all packaging materials.

Final sale

All ready-to-ship jewelry, custom commissions, sourced diamonds, special orders, deposits, design work, and bench work are final sale. Bella Andrea & Co.™ does not accept returns, exchanges, cancellations, store credit requests, buyer's-remorse claims, or preference-based changes after payment or production has begun, except where required by law or expressly approved in writing.

Documentation, Authenticity & Jewelry Care

Documents provided

- Eligible natural center diamonds include the applicable **GIA grading report**.
- Eligible laboratory-grown center diamonds include the applicable **IGI grading report**.
- Completed custom commissions include a Bella Andrea & Co.™ Commission Certificate of Authenticity describing the finished piece.
- Third-party laboratory reports, appraisals, supplier records, inscriptions, or hallmarks are provided for identification and disclosure; they do not create a separate company warranty.

Metal and specifications

The stated precious metal, purity, dimensions, ring size, stone information, and other specifications may appear on the invoice, approved CAD, certificate, appraisal summary, hallmark, written description, or transaction record. The client is responsible for reviewing them before approval.

Care and maintenance

Fine jewelry is wearable art and requires reasonable care. Prongs, stones, finishes, plating, and settings may loosen or wear over time. Clients are responsible for appropriate storage, cleaning, insurance, periodic inspection, and avoidance of impact, chemicals, misuse, or unauthorized repair.

Sizing, repairs and after-sale services

Sizing, refinishing, tightening, replacement parts, repair, cleaning, appraisal updates, and other after-sale services are not included unless expressly stated. Third-party alterations or repairs may affect future service eligibility and can create risks that are not the responsibility of Bella Andrea & Co.™.

Security, Records & Important Disclosures

Fraud prevention and verification

Bella Andrea & Co.™ may require identity, billing, shipping, payment, signature, or address verification before accepting payment, releasing merchandise, or shipping a high-value item. The company may pause, decline, cancel, or refund a transaction when fraud, identity mismatch, abusive conduct, nonpayment, suspicious activity, or unreasonable chargeback risk is present.

Transaction records

The company may retain photographs, video, grading reports, specifications, invoices, approvals, packaging records, payment records, shipping records, delivery confirmation, and related documentation for quality control, insurance, fraud prevention, chargeback defense, dispute resolution, and business recordkeeping.

Photography and portfolio use

Jewelry and work-in-progress pieces may be photographed or recorded for documentation, portfolio, website, educational, archival, and social-media purposes. Reasonable care will be taken not to display private addresses, payment details, phone numbers, or other sensitive personal information.

Value and investment disclaimer

Diamonds, gemstones, precious metals, and jewelry may change in market value. Unless a separate written valuation or appraisal expressly states otherwise, Bella Andrea & Co.™ does not guarantee future resale value, insurance value, replacement value, investment performance, financing eligibility, or profit.

Warranties and liability

No company warranty, wear guarantee, stone-loss guarantee, or future service obligation exists unless it is expressly provided in writing for a specific item. Nothing in these policies limits rights that cannot legally be limited.

Transaction-specific agreements may contain additional provisions concerning liability, dispute resolution, governing law, payment disputes, and other matters.

By paying an invoice, authorizing sourcing, approving specifications, or instructing Bella Andrea & Co.™ to begin work, the client acknowledges the applicable written terms for the transaction.

Questions before purchasing?

Please request clarification before payment or approval. We want every client to understand exactly what is being created, purchased, and delivered.