

**Celebrity Diamonds**

**Appraisal No: 000026036002**

Purpose of Appraisal: **Retail Replacement Value**  
Function of Appraisal: **Insurance**



One lab grown round brilliant cut diamond, measuring 8.40 - 8.36 x 5.19mm exact weight 2.26ct. GIA Gem Trade Laboratory Report # 6532301902  
Laser inscribed "GIA 6532301902, LABORATORY-GROWN".

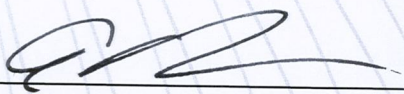
Color	<b>D</b>
Clarity	<b>FL</b>
Cut	<b>Excellent</b>
Depth	<b>61.9%</b>
Table	<b>57.0%</b>
Crown Angle	<b>34.5°</b>
Pavilion Angle	<b>40.8°</b>
Pavilion Depth	<b>43.0%</b>
Girdle Thickness	<b>Faceted, Medium - Slightly Thick</b>
Culet	<b>None</b>
Polish	<b>Excellent</b>
Symmetry	<b>Excellent</b>

**Total Retail Replacement Value**

**\$ 17,900.00 US**

Seventeen thousand, nine hundred & 00/100 dollars US

**Date: February 5, 2026**

  
**Alan Tonkover, G.G., C.G., R.M.V.P.**  
*Graduate Gemologist (GIA)/Appraiser*

## Market Valuation Terms Definitions

Replacement Value (New)	Pertains to replacement of an item in the new jewelry market.
Replacement Value at (Store name)	Usually means the value in the stated store performing the actual replacement with their customary profit margin.
Replacement Value (New comparable)	Pertains to a replacement with similar new item in the market that the client requests, with replacement as the client requests.
Replacement Value (Comparable Secondary Market)	Means a replacement with a similar item which is not new, in the market the client requests.
Replacement Value (Secondary Market Comparable Auction)	Pertains to a similar item which would likely be replaces in the auction market.
Replacement Value – Fair Market Value	See legal definition and special FMV considerations.
Replacement Value (reproduction)	Usually means an estimated value to reproduce an item exactly by a jeweler or manufacturer of the clients choice.

## Statement of Limiting Conditions

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

**Intended Use:** 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 a retail jewelry market or other markets appropriate to the item described.

1. Unless otherwise noted, items are in good condition and do not require any repairs at this time.
2. 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.
3. Because jewelry appraisal and evaluation is not pure science but includes a 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 appraisals and evaluation, statements and data contained herein cannot be constructed as a guarantee or warranty.
4. The analysis, opinions, conclusions, and valuations in this report were developed, and the report was prepared, in conformity with the current Uniform Standards of Professional Appraisal Practice (USPAP) of the Appraisal Foundation.
5. The appraisal is not an offer to buy the appraised items at this or any price.
6. Sales taxes are not included in the appraised values.
7. The effective date of the appraisal and the date of the report are the same unless noted otherwise in the appraisal document.
8. 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.
9. 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 interests.
10. Possession of this report; any portion of this report, or any copy thereof does not include the right of publication without the appraiser's written consent. 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.


11. Testimony, depositions, hearings, or court attendances are not required by reason of rendering this report. Arrangements for these and similar matters must be made in advance and in accordance with prevailing hourly rates.
12. The information in this report is confidential.
13. No charges may be made to this report by anyone other than the appraiser who signed it. The appraiser is not responsible for unauthorized alterations.

### **Uniform Standards of Professional Appraisal Practice Certification**

- I certify that, to the best of my knowledge and belief:
- The statements of fact contained in this report are true and correct
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, unbiased professional analyses, opinions and conclusions.
- I have no present or prospective interest in the property that is the subject to this report, and I have no personal interest or bias with respect to the parties involved.
- My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent event.
- My analyses, opinions and conclusions were developed, and has been prepared in conformity with the Uniform Standards of Professional Appraisal Practice.
- I have made a personal inspection of the property that is the subject of this report. No one provided significant professional assistance to the person signing this report.



Gemologist / Appraiser



Date

## **Qualifications of the Appraiser**

### **Credentials**

Graduate Gemologist, Gemological Institute of America (G.G.)

Pearl Graduate, Gemological Institute of America

Accredited Jewelry Professional, Gemological Institute of America (A.J.P.)

Certified Gemologist, American Gem Society (C.G)

Certified Insurance Appraiser, JIBNA (C.I.A.)

Registered Master Valuer (R.M.V.P.)

Member of GIA Alumni Association

Member of The National Association of Jewelry Appraisers

Member of American Gem Trade Association

Farnsworth-Munsell & Ishihara color vision certification