



Vacation Buying Tips

First and foremost, enjoy your vacation. The purpose of this guide is to help you make an informed decision on any jewelry you may purchase while on vacation and keep the memory of your trip a positive one.

Basic Rules

- Don't buy major items on impulse. If it looks too good to be true, it probably is.
- ALWAYS use a credit card. Before you leave, let the credit card company know where you are going and check their purchase protection coverage.
- Get the store's return and exchange policy in writing.
- Don't believe the "retail" prices displayed. It is common practice for stores to have a fictitious price on an item that is discounted to make the consumer feel like they got a bargain. They may also "appraise" the item for the fictitious high price to make you feel good about the purchase.
- The sales receipt should have the weights and grades of all stones using accepted GIA terminology. For example: 1.05ct G color, VS2 clarity ideal cut round brilliant cut diamond, GIA Report 12345678.
- Don't be fooled by fancy laminated documents or "Certificates of Authenticity", they are typically sales tools.
- Research your potential purchase before you go. www.Pricerscope.com has excellent consumer diamond information in the "Knowledge" section.

Major Purchases

- As above, don't make a major purchase on impulse or under sales pressure.
- If you are purchasing a large diamond:
 - Get one with a GIA or AGS Lab Report. They are the most accurate. If it has a report from some other lab, the information may be off by as much as 2-3 grades.
 - Remember, the cut (proportions not the shape) of the stone determines the true beauty. It has a huge effect on the price. Ideal cut diamonds command a 20% premium and poorly cut diamonds are discounted as much as 50-60%. For example: a 1.00ct, G/VS2 Ideal cut may sell for \$6,500, but a poorly cut 1.00ct, G/VS2 could be as low as \$2,500!

- Purchase and learn how to use an idealscope before you leave on vacation. It is simple and will help you make the right choice if you are buying a diamond. www.ideal-scope.com
- Beware of “Clarity Enhanced” diamonds. These are low clarity diamonds with surface-reaching cracks filled with a substance with the same refractive index as the host diamond. This treatment improves the “apparent clarity” of the stone. This treatment is not permanent and may come out if the stone is heated.
- Beware of “antique or estate” items. They may be reproductions. There are several companies producing very realistic reproductions. There are even companies producing old cut diamonds.
- For major purchases insist on a full refund if your independent appraiser back home does not agree with the grading. Often items will be misrepresented creating the illusion of a “deal” when all the purchaser did was pay a fair and normal price for inferior goods.
- Feel free to call me at (860) 391-3001 or email me at paul@ctjewelryappraisers.com from your vacation with any questions or concerns. I will do what I can to help you make a good choice.

General Travel Tips

- Scan your passports and other travel documents and email them to yourself as a backup.
- Take the minimum amount of jewelry on your trip. If you are going to go through US Customs, bring some proof of ownership. Put the jewelry left behind in your safe or safety deposit box. ***Note: do not keep opals or pearls in a safety deposit box, they may dry out and become damaged.***
- Take only the credit cards you are going to use on the trip. Put the others in the safe.

Remember – if it seems too good to be true, it probably is.