



# Research & Replacement Group, Inc.

For complete & accurate insurance replacement cost of Diamonds, Jewelry, Silver/China, Crystal, Computers & Electronics

## Diamond Buying Guide

### **Introduction**

**Diamond** -Noun- A very hard, highly refractive, colorless or white crystalline allotrope of carbon, used when pure as a gemstone and otherwise chiefly in abrasives.

- Webster's dictionary

The diamond is nature's hardest substance, resistant to both fire and steel, This invincible strength, and its rarity, have made it an extremely coveted material, symbolic of wealth, power, magic, and love. The word diamond stems from the Latin diamas, meaning the unconquerable.

Diamonds were first discovered in India where they were valued more for their magical powers than for their beauty. The first recorded account of a diamond used in a wedding ring was in 1477 by the Archduke Maximilian of Austria in his proposal to Mary of Burgundy. This began the tradition that remains with us today.

The discovery of a large mine in Africa in 1870, led to the availability of the diamond on a much larger scale. The gem that was exclusively worn by kings and noblemen became accessible to the public. This resulted in greater experimentation in the cutting and polishing of diamonds that allowed a diamond's truly unique beauty to shine above all other gems.

### **Diamonds in the Rough:**

A diamond's journey starts at the mine, and travels to many places and through many hands before it reaches the person who finally wears it. Diamond are mined in various places around the world including, Australia, Zaire, Botswana, Russia, Namibia, Brazil, and South Africa.

Diamonds in their rough form look like dirty pebbles and do not resemble the cut and polished gems we are accustomed to. It is the skill of the diamond cutter that unleashes the fiery brilliance that is the beauty of a diamond. The skill of diamond cutting is passed from generation to generation through apprenticeship and rigorous training. There are four diamond centers internationally, Antwerp, Tel Aviv, New York and Bombay.

Once the diamond has been cut and polished, it is placed in a setting that complements its natural beauty. Setting designs are as varied as the individuals who wear them

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## The 4 C's

The 4 C's are four variables that are used to calculate the value of a diamond.

### Clarity

### Color

### Cut

### Carat Weight

**Clarity** describes the clearness or purity of a diamond. This is determined by the number, size, nature and location of the internal (inclusions) and external (blemishes).

The clarity scale is broken down into the following grades:

<b>IF</b>	Internally Flawless	Free from all inclusions or blemishes.
<b>F</b>	Flawless	No inclusions visible at 10x magnification.
<b>VVS1</b>	Very Very Small Inclusion #1	Inclusions that are extremely difficult to locate at 10x.
<b>VVS2</b>	Very Very Small Inclusion #2	Inclusions that are very difficult to locate at 10x.
<b>VS1</b>	Very Small Inclusion #1	Minor inclusions that are difficult to locate at 10x.
<b>VS2</b>	Very Small Inclusion #2	Minor inclusions that are somewhat difficult to locate at 10x.
<b>SI1</b>	Small Inclusion #1	Noticeable inclusions that are easy to locate at 10x.
<b>SI2</b>	Small Inclusion #2	Noticeable inclusions that are very easy to locate at 10x. Some inclusions may be seen with the unaided eye.
<b>I1</b>	Included #1	Obvious inclusions. Somewhat easy to locate with the unaided eye.
<b>I2</b>	Included #2	Obvious inclusions. Easy to locate with the unaided eye.
<b>I3</b>	Included #3	Obvious inclusions. Very easy to locate with the unaided eye.

Two methods used to affect the clarity grade given to a diamond are lasering and clarity enhancing. Lasering of diamonds is the process in which a laser is used to drill a tiny hole into a diamond and the black of the imperfection is then removed. This is a legitimate and widely accepted treatment. The second treatment is called clarity enhancing. This method is widely disputed because a foreign element is injected into the diamond. This method is not permanent

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and therefore not recommended. All clarity treated diamonds must be disclosed as such prior to sale. We do not sell clarity-enhanced diamonds.

**Color:** describes the amount of color the diamond contains. This can range from colorless to yellow with slight tints of yellow, gray or brown. Colors can also range from intense yellow to brown, blue, green, pink and red. These fancy colors are rare and therefore more valuable.

It is possible to influence the color by an irradiation treatment followed by a heat treatment. We do not sell color treated diamonds. Our Gemologists determine the color of the stone using a GIA Certified set of master stones and the Colorimeter, a computer that accurately grades the color of a polished diamond.

Cut refers to the proportions, finish, symmetry and polish of the diamond. These factors determine the fire and brilliance of a diamond. Well-cut diamonds sell at a premium and poorly cut diamonds sell at discounted prices. Our staff of GIA Gemologists use the Dia-Mension system, a computerized system that takes accurate measurements and proportions of a diamond in seconds, in addition to the standard millimeter gauge. We pride ourselves in the fine make diamonds.

**Carat:** is the unit of weight for the diamond. A carat is further subdivided into 100 points (0.01 carat = 1 point). One carat is equal to 0.20 grams. The greater the carat size of the diamond, the greater its worth.

The GIA (Gemological Institute of America) offers diamond certificates in which the 4C's are analyzed and certified. These certificates are used widely for insurance purposes and for verification of authenticity.

### Definition of Terms:

**Crown:** The upper part of the diamond, or anything above the girdle.

**Crown Angle:** Angle of the crown facets.

**Culet:** The point or facet on the bottom of the pavilion.

**Depth:** The measurement of the diamond from the table to the culet, expressed in millimeters.

**Facets:** The flat polished surfaces of a diamond.

**Girdle:** The rim around the diamond. The girdle is parallel to the table and is the largest diameter of the diamond. It divides the diamond into its two main sections, the crown and pavilion.

**Pavilion:** The lower part of the diamond, or anything that is below the girdle.

**Pavilion Angle:** Angle of the pavilion facets.

**Table:** The top facet

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