Why Is It Important to Have Your Quilts Appraised?

It is important to document your quilt, whether antique or contemporary. A label attached to the back of your quilt helps identify the maker, year the quilt was made, and where it was made. However, it is equally important to have the value of your quilt documented this is done by a written appraisal.

Most appraisals are for insurance value, which provides written documentation of how much a quilt is worth if it needs to be replaced because of loss due to theft, or damage due to fire, flood or mishandling. The written appraisal helps the insurance company reimburse you for the value of your quilt.

Written appraisals are also important to establish fair market value if a quilt owner is interested in selling a quilt. Donation value is determined when a quilt will be donated to an organization and the owner needs proof of the value for tax purposes. Appraisals now are also common to assist in the division of personal property, as well as estate settlements.

One very important consideration is that a written appraisal will also provide a complete description of the quilt, and identify important details of the pattern, color, fabric, construction technique, quilting, size of the quilt, and a written record of historical facts.

Quilt appraisals are an investment in protecting the history of your quilts. If your quilts are family heirlooms, future generations will appreciate learning about their ancestors and the quilts they made and owned.

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