



Cufflinks and gentlemen's accessories

When considering insurance valuations in general, and jewellery valuations specifically, cufflinks, dress sets, perhaps even hip flasks and pocket watches can easily be over-looked. This is not helped by the fact they so often dwell in a down-at-heel stud box or the dark recesses of the sock drawer! They are not usually at the forefront when considering jewellery valuation; but they should be. In the current more casual world of workplace attire, where ties are often discarded it may be counter-intuitive to learn that the popularity of cufflinks remains as solid as ever.

Gold prices are at a year high and up over 30% on this time last year. Whilst the increased price of gold may not directly affect much lady's gem-set jewellery, this is not the case with gentlemen's accessories where the gold content is significant. Clients are often surprised to learn that although the price of the pocket watch they have inherited may have remained relatively stable, the accompanying watch chain has increased in value significantly over the last year or two. In large part due to the increased gold price. The watch chain is often the more valuable item.

This strong demand for cufflinks is especially fierce with vintage, high end brands such as Cartier, Boucheron, Van Clef and Arples and Tiffany. A search of auction results will show that branded cufflinks and dress sets often significantly exceed pre-sale estimates, even where the materials involved are not of intrinsically high value. A pair of Laliq green glass cufflinks with three accompanying dress studs sold in 2017 for £2,900 against a pre-sale estimate of £200-£300, even given that all three of the dress studs were cracked. These sort of auction results suggest that many people may be significantly under-insured if they own vintage or antique pieces or indeed gold cufflinks bought when the gold price was lower and the market less volatile than it is currently.

It is also important to consider the value of unbranded cufflinks where gold is not the principle material. Although gem-set cufflinks and dress sets more readily suggest that insurance is needed, rock crystal, enamels in both gold and silver, crystal intaglios, onyx, jade, even semi-precious stones such as agates and amethyst all need to be considered as appropriate for insurance. It is possible that one might not replace certain items of jewellery on a like for like basis, but most men would want to replace cufflinks in the event of loss, so an accurate and up to date insurance valuation is crucial.

A pair of Laliq green glass cufflinks with three accompanying dress studs sold in 2017 for £2,900



American Art Deco rock crystal enamel and seed pearl – circa 1930 - £1500 (Current retail value)



Early 20th century carved rock crystal and diamond – circa 1920 - £2000 (Current retail value)