

Quilt Appraisal Facts

When to Get a Quilt Appraisal - Appraisals may be needed for the following circumstances:

Secure Insurance Coverage:

To set a value in order to protect new and old quilts in case of fire, damage, or theft. (Check with your insurance agent about the coverage you'll need.)

Many insurance adjusters are not knowledgeable about the value of quilts and will rely on an appraisal by a certified appraiser to substantiate the value of the piece.

Making Donations:

To determine the value of the personal property for which tax deductions will be taken. Donations are always appraised at fair market value. Always consult a tax professional for tax advice.

If "gifting" someone with a quilt on a special occasion, you may find an appraisal a valuable addition. (Folks are amazed you can make something valuable!)

Settle an estate:

To determine value upon the death of the quilt owner.

To determine value in a divorce settlement.

Ship a quilt or enter a contest:

To establish value for shipping and show insurance.

Claiming insured value on a shipper's form doesn't guarantee reimbursement.

Insurance adjusters usually want proof of value and will not accept self-appraisals.

Selling a Quilt:

To determine Market Value based on sales of comparable items.

Curiosity:

Sometimes you may just want to know the quilt pattern, date, and other information an appraiser can tell you about your quilt.

NOTE: Appraisals cannot put a dollar amount on sentimental value. That value is PRICELESS!

AQS Certified Quilt Appraiser, Brenda Grampsas will be offering quilt appraisal services at the Jacksonville QuiltFest, 2026.