

## INSURANCE GUIDE NOTES

The most important thing to remember when reading this guide is to remember it is a “guide”. There are no hard and fast rules about how to price retired items. Like all things in the market place, the laws of supply and demand/economies of scale apply here. Therefore we have put together what we feel is the “best estimate” of how much you would have to pay to replace your crystal. In other words, we believe it to be fairly accurate and representative of the prices in the secondary market, but its not fool-proof! There will always be price fluctuations and these can be either upwards or downwards in nature. There is no “overall” trend at the moment, some items are more popular or more rare than others. Certain pieces escalate in value really quickly, others take their time, and occasionally they may even dip slightly on retirement before recovering. A word of caution to sellers – this list is not to be used as a guide for selling values. The prices are based on the “end selling” price for a mint condition, boxed, certificated piece and include all the dealer expenses/fees associated with such a sale.

It should be noted that this guide has been produced with the UK market in mind. While putting the UK figure through a currency conversion website may work on some items, difficulties arise because in Europe we put a premium on items produced solely for the USA market, so this would not give a representative value for USA/Canadian collectors. USA/Canadians would of course, need additional premium on the items produced solely for the European market. Different original primary market prices, not to mention a variety of valued added and sales taxes also complicate the cross-referencing of this list outside the UK.

The prices given are representative of crystal which is in mint condition and is in the correct packaging, with the original certificate of authenticity. For items such as Woodpeckers annual edition, reindeer, mini train and other items which came with “extras” such as mirrors, then the price quoted is dependent on those extra items also being present and also in mint condition. Categories are in line with the categories in our website shop. We avoid using family groupings as these are subject to change. Currently available items have been listed in alphabetical order (towards the end of the spreadsheet) for your convenience, but please note that we do not actually sell primary market items. They are shown only so that you can add them into your calculations. Prices are as at February 2011 and have been taken from the Swarovski UK Spring/Summer 2011 price list.

You will notice that we have a special section for annual editions which have been signed. Because the signing policy from Swarovski in the UK has, for some years, been that only the annual edition piece may be signed, we have not added other items into the “signed” category. But if you have any signed items which are not shown on our list, you may wish to add them in the blank “other items” section at the end of the spreadsheet and add 10% to the value of the corresponding unsigned piece. You should round that value up to the next whole pound. Adding 10% is the general rule for signed pieces, but we will be reviewing this over the next year to see whether this is still truly representative these days, particularly for older, annual edition pieces.

We chose not to value items which were not marketed directly by Swarovski, so if you have souvenir paperweights and similar items, you can add those to the other item section (at end of spreadsheet) if your insurer is happy for them to be covered in the same way as products directly marketed by Swarovski. Some of these items, may however, be for sale through us and you may be able to find values for those on our website.

We will endeavour to update this list as early as we can each year. It is free to download and allows you to add the quantity of each item that you have and has a small column for comments. Total number of items and total value will be calculated automatically for you. In providing this guide free of charge, we do this on the basis that it is for personal use only, and while it may be copied and reproduced for that purpose, it must remain with The Crystal Lodge branding on it and no attempt must be made to rebrand it.

We hope that this insurance guide makes your annual renewal each year much easier to deal with! Collectors have been telling us that something like this has been needed for a long time. We hope it makes life a lot easier.

## Trends – What's hot / what's not

Unfortunately there has been a general downturn in the market for all collectible items over the last few years, and therefore you may feel some disappointment at certain items when you see the value falling.

An example of the downturn in the market is the 1993 Annual Edition Elephant. This is a stunning piece, still very prized and now valued at £600. Many collectors who purchased one on the secondary market about 5 or 6 years ago, paid an inflated price of around £900 to £1000. They no longer realise this sort of level, yet are still popular. However, as the saying goes things are only worth what people are prepared to pay for them. Its possible that they were over priced before but were in more demand but nowadays they have found a level at around £600.

Sadly, the Masquerade and Magic of Dance trilogies continue to fall in value. The more vintage crystal is reducing to more attainable prices for buyers and that includes items such as paperweights and candleholders, many of which were much higher in previous years.

But its not all bad news! There are exceptions to the rule. The star of the show is without doubt the Tinkerbelle (LE 2008) which from an original retail value of £189 now commands £700 on the secondary market. Much depends on how the introduction of a new Tinkerbelle affects the older one – it could go either way. Oh for a crystal ball – groan! However, the chances are that by the end of the year, the original Tinkerbelle will have shot up in value even more. It is difficult to predict as there are some highly speculative sellers out there at the moment asking for £800 to £1000 for one, but so far, they are not selling at that price, so its not a good indication of the market trend. Flower Mo is also doing well and Shady Sheep continues to be very sought after.

Another set of stars are the SCS Pandas and the additional companion cub for 2008. These continue to do very well, and have also increased in value since last year.

The Soulmates Black Panther (500 in the world) has maintained a steady increase since launch, but seems to have settled now with Panthers exchanging for around the £1700 - £1750 mark, with it looking like they will attain £1850 by the end of this year. Initially they doubled in value, but while they continue to increase in value, progress has now slowed as they find their level in the market.

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