

The short answer: Rolex prices may be stabilizing and rising in parts of the secondary market, but that does not mean every Rolex is suddenly worth more. A reported **1.7% Q1 2026 rise** in the WatchCharts market data is a useful signal that the broader pre-owned market may have turned upward. It is not a promise that any particular watch will sell for more than it did last year—or that its owner can get that amount quickly in cash.

That distinction matters if you own a Rolex in South Florida. A watch can be a valuable asset, but after a hurricane you may need money for a roof, repairs, temporary housing, or an insurance deductible. Meanwhile, banks may slow lending and contractors may require deposits. Before counting on a Rolex sale or loan to cover that gap, it helps to understand both the watch market and the less glamorous math of property insurance.



What does the reported 1.7% Q1 2026 rise mean?

WatchCharts tracks secondary-market prices for watches, including Rolex models. Its data can help show whether prices across a defined group of watches are trending up or down. A reported 1.7% increase during the first quarter of 2026 suggests a modest improvement in that measure—not a dramatic rebound to the peak prices some models reached during the pandemic-era boom.

There are important limits to what a market index tells you. An index is not an appraisal of your watch, a dealer's offer, or a guarantee of a future selling price. Results can vary by model, reference, age, condition, completeness, and demand. A highly sought-after steel sports model may behave differently from a less in-demand configuration. Two watches with the same reference may also attract different offers if one has its original box and papers and the other has visible wear or a service history that raises questions.

So, if you see headlines about a 1.7% Q1 2026 rise, read them as evidence of a market trend—not a universal price increase. A small gain can also be dwarfed by the spread between a dealer's purchase offer and the price a buyer sees on a listing site.

How to read WatchCharts and the Morgan Stanley watch report

Secondary market pricing trackers such as **WatchCharts** are useful for checking direction and comparing reference-level trends. They can help an owner avoid relying on an old purchase price, a friend's anecdote, or an optimistic online listing. Look for the exact reference where possible, then consider the condition and whether the comparison reflects asking prices, completed sales, or an index estimate.

The **Morgan Stanley watch report** is a different kind of reference. Morgan Stanley and industry research partners have published analysis of the Swiss watch sector, including brand performance and export trends. Such reports can provide context on the wider luxury-watch industry, but they do not tell you what a local buyer will pay for your specific Rolex today. Industry sales, exports, retail prices, and pre-owned transaction prices are related measures, but they are not interchangeable.

For a realistic view, compare several kinds of information:



- **Market trend:** WatchCharts data can help you see whether prices for a reference are moving up, down, or sideways.
- **Industry context:** The Morgan Stanley watch report can help frame broader brand and sector conditions.
- **Likely cash proceeds:** Ask reputable buyers for current offers and clarify fees, inspection requirements, and payment timing.
- **Retail asking prices:** Use listings cautiously; an asking price is not proof that a watch sold for that amount.

Why Rolex prices can rise while owners still receive less

Secondary-market prices are not the same as cash-in-hand value. A dealer or other buyer must account for resale time, authentication, possible servicing, market risk, and operating costs. That means an offer may sit below the price shown in an online listing or market index. Private sales may bring more, but they can take longer and involve extra work, security concerns, and the risk of a transaction falling through.

Liquidity also depends on the watch. A recognizable, popular reference with clear provenance may be easier to sell than a less-traded model. Condition matters: deep scratches, aftermarket parts, missing links, or uncertain service history can affect both price and buyer confidence. Original box and papers may help, but they do not erase condition issues or guarantee a premium.

The practical takeaway is simple: don't budget against a headline price. If you may need to sell or borrow against a watch, get a current, written estimate from a qualified buyer or lender. Ask whether the estimate is contingent on inspection, how long it remains valid, and what deductions could apply.

Florida hurricane deductibles: the cash gap can be five figures

In Florida, hurricane deductibles are usually percentage-based. The percentage is generally applied to the home's insured dwelling limit—not to the repair bill. That can make the amount a homeowner must pay before insurance contributes much larger than expected. Policy terms differ, so check your declarations page and ask your insurer or agent how the deductible applies [miamiweekly](#) to your specific claim.

Common hurricane deductible options: 2%, 5%, 10%

Dwelling coverage limit	2% deductible	5% deductible	10% deductible	\$300,000	\$6,000	\$15,000	\$30,000
	\$500,000	\$10,000	\$25,000	\$50,000	\$750,000	\$15,000	\$37,500
							\$75,000

This illustration shows why deductible math can create a five-figure cash gap. A homeowner with \$500,000 in dwelling coverage and a 5% hurricane deductible could be responsible for \$25,000 before the policy pays covered amounts above the deductible, subject to policy limits, exclusions, and claim details. That is separate from any temporary living costs, uncovered damage, or repairs that need attention before an insurance payment arrives.

A deductible is not necessarily the only immediate expense. You may need to secure the property, remove debris, arrange emergency work, or pay for temporary accommodation. Keep receipts and document damage, but do not assume that every early expense will be reimbursed. Follow your policy's claim procedures and get coverage decisions in writing where possible.

Why post-storm liquidity can be tight

After a major storm, many households need cash at the same time. Contractors may be booked out, require deposits, or adjust their schedules as materials and labor become scarce. Banks and other lenders may tighten processes while they assess storm exposure, verify property conditions, or manage a surge in applications. Homeowners may also be juggling disrupted work, temporary housing, and insurance paperwork.

HELOCs and new credit can be slow or paused after disasters. A lender may delay an application, require updated documentation, or be unable to proceed if the home needs inspection or repairs. Even if you already have a HELOC, available credit and draw rules depend on the account's terms. Don't assume a new loan will be approved quickly just because your finances were in good shape before landfall.

This is where a valuable watch and a liquid watch are not the same thing. Selling a Rolex may take time, and offers can change with the market. A loan secured by a watch can be faster in some circumstances, but it has costs and risks, including the possibility of losing the watch if the loan is not repaid under the agreement.

Could a Rolex help bridge an emergency cash need?

A **collateral loan (watch held as security)** is one potential source of short-term funds. A lender evaluates the watch and lends against it; the watch is held as security until the loan is repaid under the contract. The loan amount is not necessarily equal to a market estimate or the amount you originally paid. It can depend on the model, condition, resale prospects, lender policy, and the lender's assessment of risk.

For example, Diamond Banc is among the companies that offer loans secured by luxury assets, including watches. If you explore this route, compare the full terms rather than focusing only on the advertised loan amount. Ask for the interest rate, fees, repayment schedule, grace periods, storage and insurance arrangements, and what happens if you miss a payment. Confirm in writing how the watch is authenticated and protected while in the lender's possession.

A collateral loan may be useful when timing matters and you want to avoid an immediate sale, but it is still debt. Compare its total cost with other options, and be cautious about borrowing more than you can repay. If you

choose to sell instead, get more than one offer and understand whether the buyer's figure is final or subject to inspection.

A practical storm-season plan for watch owners

It is much easier to make a sound decision before a storm than while a contractor is waiting for a deposit. Consider adding these steps to your household preparedness routine:

1. **Check your policy.** Find the hurricane deductible, dwelling limit, claim reporting requirements, and any separate exclusions or sublimits that may affect your property.
2. **Set a cash target.** Estimate the deductible and likely near-term costs. Keep emergency funds accessible, while balancing that goal with your broader financial plan.
3. **Document the watch.** Record the model and serial information where safe, photograph the watch and accessories, and keep purchase and service records. Store documentation separately from the item.
4. **Check the market before an emergency.** Use WatchCharts data and current offers to understand a plausible range for your reference. Don't rely on an old valuation or a single online asking price.
5. **Compare options in advance.** If you might sell or use a collateral loan, understand the process and terms before you are under pressure. Avoid signing documents you have not had time to review.
6. **Protect yourself from rushed decisions.** After a disaster, verify contractors, lenders, and buyers independently. Keep copies of estimates, contracts, receipts, and communications.

So, are Rolex prices going up again in 2026?

The reported **1.7% Q1 2026 rise** in WatchCharts data points to a possible improvement in the secondary market, but it is a modest, broad signal—not proof that all Rolex prices are climbing. The Morgan Stanley watch report can add industry context, while model-specific tracker data and current offers are more relevant to estimating what your own watch might bring.

If your main concern is storm readiness, don't treat an expected Rolex sale price as your emergency fund. Percentage-based hurricane deductibles can translate into tens of thousands of dollars, and post-storm borrowing may not be immediate. Know your deductible, keep a cash plan, and understand the cost and risks of selling or borrowing against a watch before you need to act.

In other words: the Rolex market may be finding firmer footing, but your best storm-season plan is still built on realistic numbers, accessible cash, and decisions made before the pressure is on.