



# Australian Gem Testing Laboratory

## AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

ABN: 82 674 987 449 MARGARET M BLOOD GROUP PTY LTD ACN: 674 987 449  
Suite 1205 A, 227 Collins Street, Melbourne, Victoria 3000, Australia.  
valuations@mbloodgroup.com Telephone (613) 9650 7221 www.agtl.com.au

FG 001500694536

Date: 18 September 2024  
Valuation No: ASMCC17994  
Customer No: [REDACTED]  
Page: 1 of 1

### Valuation for Traditional Retail Insurance Replacement

#### Item 1

One, 14ct white gold, gem set, multistone ring, of cast construction.

Plain, narrow, low half round band of 2.51mm width (at base) x 1.81mm depth, with a 'cross over' style underrail.

Feature central four claw setting, housing one Princess cut diamond, claw set. The setting is secured between the extended and pointed shoulders, of the plain and polished band. Each of the shoulders houses one row of ten round brilliant cut diamonds, graduating in size, and bead set.

Polished finish.

Stamped '14K 0.78 michael hill' - acid tested as 14 carat gold.

Ring size: O.

The ring contains:

One claw set Princess cut diamond, clarity is "P2", colour is "H".

Dimensions = 4.39mm(L) x 4.25mm(W) x 3.10mm(D-estimated) x 5%(Girdle Thickness)

Total Weight = 0.50ct (estimated - see NOTE below)

Twenty claw set round brilliant cut diamonds, clarity is "Si & P1 & P2" (mixed), colour is "G to H" (mixed).

Dimensions = 1.20mm(Dia) x 0.73mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.46mm(Dia) x 0.89mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.28ct (estimated - see NOTE below)

Total Item Weight = 3.77 grams Total Gemstone Weight = 0.78ct Total Metal Weight = 3.61 grams (estimated)

NOTE: Due to setting constraints, the exact dimensions of the gemstones cannot be ascertained. Therefore, weights of the gemstones are very much estimated. For accurate testing, weights, colour, and clarity gradings, the gemstones require removal from the settings. The below replacement figure is based upon crafting a similar ring employing similar materials and techniques being for a retail insurance purpose only. This figure does not represent the previous selling price of the item and will not be indicative of the resale value of the item.

**Insurance Replacement Valuation \$3,435.00**

The total of the one item included in this valuation is Three Thousand Four Hundred and Thirty Five dollars.

**Total Value = \$3,435.00**

These items were valued for Cash Converters  
by Amina S McPhee F.G.A.A., Dip. D.T., N.C.J.V. R.V.

Exchange Rates: US\$ 0.6757 Yen 96.2158 Metal Prices (US\$/ounce) : Gold 2570.00 Silver 30.74 Platinum 993.00

The article(s) described above have been examined and the values given are an expression of our opinion on the date stated. Gemstones have not been removed from the settings for accurate assessment and all grades, weights, and dimensions are approximate, unless otherwise stated. Whilst all care has been taken in making this valuation, no liability is accepted other than to the person to whom the certificate is given for any errors or omissions, including any liability to the person by reason of negligence. This valuation is NOT transferable to any third person or party. Values expressed in Australian dollars (including GST) and are based on current market conditions. This valuation has been made with the standards and methods of the National Council of Jewellery Valuers, using accepted procedures, and systems advocated by this organisation. The values are based on the valuer's judgment of gemstone quality, mounting and manufacturing costs and are made to the best of the valuer's ability. A diamond colour grading of "F" (Rare White Plus) or better and a clarity grading of Vvs (or better), cannot be given to a set diamond. A valuation of a certified diamond is based upon the gradings provided on the certificate. The replacement figure of older cut diamonds is based on current market conditions. A valuation for Traditional Retail Insurance Replacement does not infer any saving

