



# Australian Gem Testing Laboratory

**AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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Date: 1 August 2023  
Valuation No: ASMCC15062  
Customer No: 14217  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, 14ct white gold, diamond set, multistone, 'cluster' style ring, of cast construction.

Plain, narrow, low half round band of 1.66mm width (at base) x 1.52mm depth, with closed back settings, and supported with a 'cross over' style underrail.

Feature one central square shaped top plate housing thirteen round brilliant cut diamonds, largest to the centre, all claw set. The top plate is secured between the upswept shoulders. Each shoulder houses nine round brilliant diamonds, claw set.

Polished finish, stamped '14k 0.50 michael hill (symbol)' - acid tested as 14 carat gold. Ring size: O.

The ring contains:

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

Dimensions = 3.79mm(Dia) x 2.27mm(D-estimated) x 3%(Girdle Thickness)

Total Weight = 0.20ct (estimated - see NOTE below)

Thirty claw set round brilliant cut diamonds, clarity is "P2 & P3" (mixed), colour is "H to I" (mixed).

Dimensions = 1.25mm(Dia) x 0.76mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.30mm(Dia) x 0.79mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.30ct (estimated - see NOTE below)

Total Item Weight = 2.60 grams Total Gemstone Weight = 0.50ct Total Metal Weight = 2.50 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 \$1,825.00**

The total of the one item included in this valuation is One Thousand Eight Hundred and Twenty Five dollars.

**Total Value = \$1,825.00**

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\$ 0.6717 Yen 95.5742 Metal Prices (US\$/ounce): Gold 1966.50 Silver 24.83 Platinum 962.00

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 Vs (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 upon the modern cut equivalent of same estimated weight, colour, and clarity. A valuation for Traditional Retail Insurance Replacement does not infer any saving on a purchase price and will not be indicative of the resale value of the item.

