



# Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 22 March 2020  
Valuation No: MMBCC10472  
Customer No: 10478  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, hand-assembled, 18ct yellow gold and 18ct white gold, three diamond ring.

Plain, narrow, low half round, tapered band of 1.50mm in width (at base) x 1.22mm depth, with open back settings.

Feature white gold bezel settings, with pierced 'heart' design sides. Each housing one round brilliant cut diamond, largest to the centre, rub-over set. The settings are secured between the shoulders of the yellow gold plain and polished band.



Polished finish - stamped '750 0.19 & heart symbol' - acid tested as 18 carat gold. Finger size is M.

The ring contains:

One rub over set round brilliant cut diamond, clarity 'Si2', colour 'G'.

Dimensions = 3.78mm(Dia) x 2.30mm(D-estimated) x 2%(Girdle Thickness)  
Total Weight = 0.19ct (estimated - see NOTE below)

Two rub over set round brilliant cut diamonds, clarity 'Si & P1' (mixed), colour 'G'.

Dimensions = 2.52mm(Dia) x 1.52mm(D-estimated) x 2%(Girdle Thickness)  
Total Weight = 0.12ct (estimated - see NOTE below)

Total Item Weight = 3.60 grams - Total Gemstone Weight = 0.31ct - Total Metal Weight = 3.54 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 \$2,225.00**

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

**Total Value = \$2,225.00**

These items were valued for Cash Converters  
by Margaret M Blood F.G.A.A., Dip. D.T., N.C.J.V., R.V. 345

Exchange Rates: US\$ 0.5788 Yen 63.0000 Metal Prices (US\$/ounce) : Gold 1499.80 Silver 12.69 Platinum 613.06

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 upon the modern cut equivalent of same estimated weight, colour, and clarity. A valuation for Traditional Retail Insurance Replacement does not infer any saving

