



# 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

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Date: 8 July 2024  
Valuation No: JSCCC18426  
Customer No: 18526  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, lady's hand finished raised, 18ct white gold & gemset, multistone ring. Plain, wide, low half round, tapered band, measures 4.87mm width (at base) x 1.24mm depth, with underrail, open back settings, underneath.

Feature, "raied end setting to top, houses one oval-shaped, natural ruby, end set. The extended shoulders, taper up to the top. Each shoulder, contains fifteen round brilliant cut diamonds, bead set, both sides.

Polished finish, stamped "K18" - acid tested as 18 carat gold.

Finger size = L.

The ring contains;

One end set oval-shaped, faceted, natural ruby, colour is "medium dark -red".  
Dimensions = 7.60mm (L) x 6.09mm (W) x 3.38mm (D-estimated)  
Total Weight = 1.49ct (estimated - see NOTE below).

Thirty bead set round brilliant cut diamonds, clarity is "Si, P1 & P2"(mixed), colour is "H to J"(mixed), medium cut quality.  
Dimensions = 1.40mm (average diameter) x 0.85mm (D-estimated) (smallest)  
Dimensions = 1.60mm (average diameter) x 0.98mm (D-estimated) (largest)  
Total Weight = 0.45ct (estimated - see NOTE below).

Total Item Weight = 6.51 grams, Total Gemstone Weight = 1.94ct, Total Metal Weight = 6.12 grams (estimated)

NOTE: Limited gemmological testing, inset, The ruby appears natural, heavily included. 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 \$6,900.00**

The total of the one item included in this valuation is Six Thousand Nine Hundred dollars.

**Total Value = \$6,900.00**

These items were valued for Cash Converters  
by James S Christie F.G.A.A., Dip. D.T., N.C.J.V. R.V. 264

Exchange Rates: US\$ 0.6739 Yen 108.3574 Metal Prices (US\$/ounce) : Gold 2389.60 Silver 31.16 Platinum 1038.00

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 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.

