

## Australian Gem Testing Laboratory

## **AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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Valuation No: **Customer No:**  **JSCCC14225** 

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## Valuation for Traditional Retail Insurance Replacement

## Item 1

GL3

One, lady's, hand-assembled raised, 14ct white gold & diamond set, multistone ring. Plain, narrow, low half round, tapered band, measures 1.59mm width (at base) x 1.06mm depth, with curved underrail.

Feature, "cluster style" with shoulder stone. Comprising, a raised four claw setting, houses one round brilliant cut diamond, claw set. Drops to a scolloped surround, housing sixteen round brilliant cut diamonds, bead set. The extended shoulders, of the band, tapers up, each shoulder contains nine round brilliant cut diamonds, tapering sizes, bead set.



Polished finish, stamped "14K michael hill 0.61" - acid tested as 14 carat gold. Finger size = J.

The ring contains;

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

Dimensions = 4.70mm (Diameter) x 2.87mm (D-estimated)

Total Weight = 0.37ct (estimated - see NOTE below).

Thirty Four bead set round brilliant cut diamonds, clarity is "P1 & P2"(mixed), colour is "H to I"(mixed), medium cut quality.

Dimensions = 0.83mm (average diameter) x 0.51mm (D-estimated) (smallest)

Dimensions = 1.27mm (average diameter) x 0.77mm (D-estimated) (largest)

Total Weight = 0.24ct (estimated - see NOTE below).

Total Item Weight = 2.30 grams, Total Gemstone Weight = 0.61ct, Total Metal Weight = 2.17 grams (estimated)

NOTE: Limited gemmological testing, inset. Due to setting constraints, the exact dimensions of the diamonds cannot be ascertained. Therefore, weight of the diamonds are very much estimated. For accurate testing, weights, colour, and clarity gradings, the diamonds require removal from the settings. The below replacement figure is based upon crafting a 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 \$2,380.00

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

Total Value = \$2,380.00

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

Metal Prices (US\$/ounce): Gold 1740.10 Silver 19.02 Platinum 871.00 Exchange Rates: US\$ 0.6883 Yen 63.0000

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.

