



# Australian Gem Testing Laboratory

**AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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GL 039800374725

Date: 26 April 2024  
Valuation No: MMBCC15005  
Customer No: 15061  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, hand-assembled, 14ct yellow gold and 14ct white gold, diamond set pendant.

Feature 'drop' style pendant design, consisting of a central articulated four claw setting, having a white gold illusion plate, housing one round brilliant cut diamond, illusion set. Surrounded by a single row frame of sixteen round brilliant cut diamonds, claw set. Secured to the base of the tapering bail, housing three single cut diamonds, and one round brilliant cut diamonds, also claw set.



Polished finish - stamped '14K MHJ 0.50TDW' - acid tested as 14 carat gold.

Pendant dimensions = 16.00mm (length including bail) x 10.00mm (width) x 4.80mm (depth).

The pendant contains:

One illusion set round brilliant cut diamond, clarity 'P2', colour 'J'.

Dimensions = 3.50mm(Dia) x 2.14mm(D-estimated) x 2%(Girdle Thickness)

Total Weight = 0.16ct (estimated - see NOTE below)

Twenty claw set round brilliant cut diamonds, clarity 'Si, P1 & P2 (mixed), colour 'I to J' (mixed).

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

Dimensions = 1.70mm(Dia) x 1.04mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.34ct (estimated - see NOTE below)

Total Item Weight = 1.30 grams - Total Gemstone Weight = 0.50ct - Total Metal Weight = 1.20 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 pendant 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 \$1,500.00**

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

**Total Value = \$1,500.00**

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\$ 0.6452 Yen 99.8735 Metal Prices (US\$/ounce) : Gold 2300.80 Silver 26.95 Platinum 916.00

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.

