



Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

Suite 1205 A, 227 Collins Street, Melbourne, Victoria 3000, Australia.
ABN 52 634 019 237 valuations@mbloodgroup.com Telephone (613) 9650 7221

CR 001400465806

Date: 6 July 2023
Valuation No: JSCCC16329
Customer No: 16400
Page: 1 of 1

Valuation for Traditional Retail Insurance Replacement

Item 1

One, lady's, hand finished, raised 14ct white gold & gemstone set, cluster dress ring. Plain, narrow, low half round, tapered band, measures 1.94mm width (at base) x 1.61mm depth, with curved underrail.

Feature, "cluster style" ring with shoulder stones. Comprising, a raised three claw setting to centre top. Drops to a double row surround. The extended shoulders, of the band tapers up to the top, with 3/4 claw settings to both sides. The undercarriage and side walls, have rub-over setting & claw set (mixed).

Polished finish, stamped "14K michael hill 1.21,4481390015, Star" - acid tested as 14 carat gold. Finger size = K1/2.

The ring contains;

- One claw set pear-shaped diamond, (laser inscribed), clarity is "P1", colour is "H", medium cut quality.
Dimensions = 6.60mm (L) x 4.25mm (W) x 2.55mm (D-estimated)
Total Weight = 0.43ct (estimated - see NOTE below).
- Ninety Two claw set round brilliant cut diamonds, clarity is "Si & P1"(mixed), colour is "G to H"(mixed), medium cut quality.
Dimensions = 1.16mm (average diameter) x 0.71mm (D-estimated) (smallest)
Dimensions = 1.50mm (average diameter) x 0.92mm (D-estimated) (largest)
Total Weight = 0.75ct (estimated - see NOTE below).
- Two rub-over set round pink sapphires, colour is "medium dark -pinkish/red".
Dimensions = 1.50mm (Diameter) x 0.92mm (D-estimated)
Total Weight = 0.03ct (estimated - see NOTE below).

Total Item Weight = 4.10 grams, Total Gemstone Weight = 1.21ct, Total Metal Weight = 3.86 grams (estimated)

NOTE: Limited gemmological testing, inset. No certification was presented or sighted, the pear shaped diamonds is laser inscribed on the girdle "michael hill 44813900115". 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 \$4,535.00

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

Total Value = \$4,535.00

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

Exchange Rates: USD 1.4976/1 AUD 1.3625 Metal Prices (USD/ounce): Gold 1916.10 Silver 23.21 Platinum 926.00

The articles 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 or equivalent of same estimated weight, colour, and clarity. A valuation for Traditional Retail Insurance Replacement does not infer any saving or a worthwhile return and will not be indicative of the resale value of the item.

