



# Australian Gem Testing Laboratory

**AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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Date: 13 July 2023  
Valuation No: JSCCC16408  
Customer No: 16479  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, lady's, hand finished, raised 14ct white gold & diamond set, multistone ring. Plain, narrow, low half round, tapered band, measures 1.68mm width (at base) x 1.36mm depth, with curved underrail.

Feature, "cluster style" ring design, with shoulder stones. Comprising, a raised claw setting to centre. Drops to a surround, claw set. The extended shoulders, of the band, tapers up to the top, from both sides.

Polished finish, stamped "14K, 0.50, michael hill" - acid tested as 14 carat gold.

Finger size = M.

The ring contains;

One claw set round brilliant cut diamond, clarity is "P3", colour is "I", medium cut quality.

Dimensions = 4.10mm (Diameter) x 2.50mm (D-estimated)

Total Weight = 0.25ct (estimated - see NOTE below).

Thirty claw set round brilliant cut diamonds, clarity is "P2 & P3"(mixed), colour is "H to I"(mixed), medium cut quality.

Dimensions = 0.90mm (average diameter) x 0.55mm (D-estimated) (smallest)

Dimensions = 1.40mm (average diameter) x 0.85mm (D-estimated) (largest)

Total Weight = 0.25ct (estimated - see NOTE below).

Total Item Weight = 2.40 grams, Total Gemstone Weight = 0.50ct, Total Metal Weight = 2.30 grams (estimated)

NOTE: Limited gemmological testing, inset. 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 - \$1,990.00**



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

**Total Value = \$1,990.00**

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\$ 0.6785 Yen 93.9501      Metal Prices (US\$/ounce) : Gold 1958.30 Silver 24.21 Platinum 961.00

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.

