



# Australian Gem Testing Laboratory

**AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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FG 001500666390

Date: 24 November 2023  
Valuation No: MMBCC14383  
Customer No: 14437  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, hand-assembled, 18ct yellow gold and 18ct white gold, cluster style, gem set ring.

Plain, narrow, tapered band of 3.03mm in width (at base) x 0.70mm depth, with curved underrail.

Feature white gold 'cluster' style setting, consisting of one round brilliant cut diamond, illusion set to the centre. Surrounded by twelve round brilliant cut diamonds, claw set. Secured between the extended and upswept shoulders, of the yellow gold plain and polished band.

Polished finish.

Stamped '18CT M(in circle)' - acid tested as 18 carat gold. Finger size is N 1/2.

The ring contains:

- Thirteen illusion set & claw set (mixed) round brilliant cut diamonds, clarity 'Si & P1' (mixed), colour 'G to H' (mixed).
- Dimensions = 1.65mm(Dia) x 1.01mm(D-estimated) x 2%(Girdle Thickness) (smallest)
- Dimensions = 2.70mm(Dia) x 1.65mm(D-estimated) x 2%(Girdle Thickness) (largest)
- Total Weight = 0.27ct (estimated - see NOTE below)

Total Item Weight = 3.98 grams  
Total Gemstone Weight = 0.27ct  
Total Metal Weight = 3.93 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 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 \$2,235.00**

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

**Total Value = \$2,235.00**

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\$ 0.6538 Yen 97.8261 Metal Prices (US\$/ounce) : Gold 1990.60 Silver 23.70 Platinum 952.00

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.

