



# Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 19 March 2024  
Valuation No: MMBCC14638  
Customer No: 14693  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, hand crafted, 18ct yellow gold and 18ct white gold, multistone, gem set ring.

Plain, narrow, tapered band of 1.16mm in width (at base) x 0.86mm depth, with a curved underrail.

Feature yellow gold 'V' style setting, consisting of a white gold plate, housing four round brilliant cut diamonds, bead set. All secured between the extended and upswept shoulders of the plain and polished band.

Polished finish.

Stamped '18CT PALL' - acid tested. Finger size is M.

The ring contains:

- Four bead set round brilliant cut diamonds, clarity 'Si & P1' (mixed), colour 'H & L to M' (mixed).
- Dimensions = 2.55mm(Dia) x 1.56mm(D-estimated) x 2%(Girdle Thickness) (smallest)
- Dimensions = 3.20mm(Dia) x 1.95mm(D-estimated) x 2%(Girdle Thickness) (largest)
- Total Weight = 0.30ct (estimated - see NOTE below)

Total Item Weight = 3.50 grams

Total Gemstone Weight = 0.30ct

Total Metal Weight = 3.44 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 \$2,350.00**

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

**Total Value = \$2,350.00**

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\$ 0.6555 Yen 97.7877 Metal Prices (US\$/ounce): Gold 2159.30 Silver 25.00 Platinum 914.00

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.

