



# Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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PN 1042

Date: 3 March 2023  
Valuation No: MMBCC13735  
Customer No: 13787  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, hand-assembled, 18ct white gold, pearl and diamond set pendant.

Feature elongated 'slider' style pendant design, consisting of one semi-round cultured pearl, half drilled and glue set.

The bail fitting having one round brilliant cut diamond, semi rub-over set.

Polished finish.

Stamped 'K18WG 0.06' - acid tested as 18 carat gold.

Pendant dimensions = 21.78mm (length including bail).

The pendant contains:

One half-drilled semi-round cultured pearl, skin having very few blemishes, good lustre, colour 'white with pink hue'.  
Dimensions = 11.68mm (length) x 10.82mm (ave. diameter)

One semi rub-over set round brilliant cut diamond, clarity 'P1', colour 'I'.  
Dimensions = 2.33mm(Dia) x 1.42mm(D-estimated) x 2%(Girdle Thickness)  
Total Weight = 0.06ct (estimated - see NOTE below)

Total Item Weight = 2.83 grams.

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 \$1,250.00**

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

**Total Value = \$1,250.00**

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\$ 0.6728 Yen 92.0428 Metal Prices (US\$/ounce) : Gold 1836.40 Silver 20.99 Platinum 973.00

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.

