

## Australian Gem Testing Laboratory

## **AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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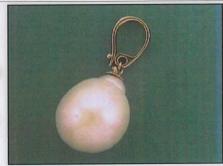
## Valuation for Traditional Retail Insurance Replacement

## Item 1

One, 9ct yellow gold, pearl pendant/enhancer, of hand-assembled construction.

Feature cultured baroque pearl, cup set, to the top. The pendant is finished with a hinged tapered bail/enhancer, with clip fastener.

Pendant dimensions = 28.80mm (ave. length) x 13.05mm (ave. width) x 13.14mm (ave. depth).



Polished finish.

Stamped '375' - acid tested as 9 carat gold.

The pendant contains:

One end-drilled baroque cultured pearl, colour is "white".

Dimensions = 16.25mm(L) x 13.05mm(W) x 13.14mm(D)

Total Item Weight = 4.23 grams

NOTE: The pearl has some blemishes and the nacre is damaged in one area. Due to setting constraints, the exact dimensions of the gemstone cannot be ascertained. Therefore, weight of the gemstone is very much an estimation. For an accurate weight, colour, and clarity grading, the gemstone requires removal from the setting. 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 \$1,550.00

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

Total Value = \$1,550.00

These items were valued for Cash Converters by Amina S McPhee F.G.A.A., Dip. D.T., N.C.J.V. R.V.

Exchange Rates: US\$ 0.6467 Yen 99.0106 Metal Prices (US\$/ounce): Gold 2343.90 Silver 27.94 Platinum 984.00

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.

