

## Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: Valuation No: 18 March 2024

Customer No:

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## Valuation for Traditional Retail Insurance Replacement

## Item 1

One, 14ct white gold and 14ct rose gold, gem set, multistone, 'cluster' style ring, of cast

Plain, narrow, low half round band of 1.67mm width (at base) x 1.46mm depth, with a hollow top, open back settings, and a curved uinderrail.

Feature cushion shaped top plate, with a central four claw setting, housing one round brilliant cut diamond, claw set. Surrounding is two rows of round brilliant cut diamonds, claw set. The top plate is secured to the the 'split' style shoulders, gallery and underrail, which are all embellished with round brilliant cut diamonds, claw set, and two round rubies in a rose gold bezel setting, bezel set. There are a total of eighty round brilliant cut diamonds.



Polished finish. Stamped '14K Sir michael hill 50201900115 0.95' - acid tested as 14 carat gold. Ring size: H.

The ring contains:

One claw set round brilliant cut diamond, clarity is "P2", colour is "H".

Dimensions = 4.21mm(Dia) x 2.57mm(D-estimated) x 2.5%(Girdle Thickness)

Total Weight = 0.28ct (estimated - see NOTE below)

Eighty claw set round brilliant cut diamonds, clarity is "Si & P1 & P2" (mixed), colour is "H to I" (mixed).

Dimensions = 0.96mm(Dia) x 0.59mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.64mm(Dia) x 1mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.63ct (estimated - see NOTE below)

Two bezel set round rubies.

Dimensions (average) = 1.65mm(Dia) x 1.01mm(D-estimated)

Total Weight = 0.04ct (estimated - see NOTE below)

Total Item Weight = 4.51 grams Total Gemstone Weight = 0.95ct Total Metal Weight = 4.32 grams (estimated)

NOTE: The inner band and girdle is inscribed with 'michael hill 50201900115'. No diamond certificate or paperwork was presented at the time of this valuation. 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 \$4,020.00

The total of the one item included in this valuation is Four Thousand and Twenty dollars.

Total Value = \$4,020.00

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\$ 0.6563 Yen 97.7879

Metal Prices (US\$/ounce): Gold 2155.70 Silver 25.18 Platinum 936.00

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 hase price and will not be indicative of the resale value of the item.

