



Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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WD 028300121562

Date: 1 February 2024
Valuation No: JSCCC17797
Customer No: 17889
Page: 1 of 1

Valuation for Traditional Retail Insurance Replacement

Item 1

One lady's, hand-assembled raised, 18ct white gold & gemstone set, cluster dress ring. Plain, narrow, low half round, tapered band, measures 1.71mm width (at base) x 1.16mm depth, with curved underrail. Feature; "cluster style" ring design, with shoulder & undercarriage stones. Comprising, a four claw setting to centre, houses one oval-shaped, faceted diamond (laser inscribed & certified), claw set. Drops to a double surround, claw set. The extended shoulders, of the band tapers up to the under-carrage carousel, claw set & rub-over set (mixed). Polished finish, stamped "Sir michael Hill, 18K, 790100988, 0.92" - acid tested as 18 carat gold. Finger size = L1/2.



The ring contains;

One claw set oval-shaped, faceted, diamond, clarity is "Si2", colour is "G", very good cut quality.

Dimensions = 5.03mm (L) x 3.86mm (W) x 2.43mm (D-estimated)

Total Weight = 0.30ct (known weight - see NOTE below).

Twelve claw set round brilliant cut diamonds, clarity is "SI & P1"(mixed), colour is "G to H"(mixed), medium cut quality.

Dimensions = 1.96mm (average diameter) x 1.20mm (D-estimated) (smallest)

Dimensions = 2.23mm (average diameter) x 1.36mm (D-estimated) (largest)

Total Weight = 0.40ct (estimated - see NOTE below).

Forty Eight claw set round brilliant cut diamonds, clarity is "Si & P1"(mixed), colour is "G to H"(mixed), medium cut quality.

Dimensions = 0.85mm (average diameter) x 0.52mm (D-estimated) (smallest)

Dimensions = 1.24mm (average diameter) x 0.76mm (D-estimated) (largest)

Total Weight = 0.21ct (estimated - see NOTE below).

One rub-over set round natural sapphire, colour is "medium dark - pink".

Dimensions = 1.45mm (average diameter) x 0.88mm (D-estimated)

Total Weight = 0.01ct (estimated - see NOTE below).

Total Item Weight = 2.81 grams, Total Gemstone Weight = 0.92ct, Total Metal Weight = 2.62 grams (estimated)

NOTE: Limited gemmological testing, inset. The oval cut diamond to centre, has been certified by, and is the opinion of, Messrs. International Gemmological Institute, Certificate no. 490100988. Dated; August, 24, 2021. The diamond has also been laser inscribed upon the girdle with IC (logo) and 490100988, & Micheal Hill. No IGI certificate presented, however, a 'Michael Hill' 'Certificate of Authenticity' was presented.

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 \$4,370.0

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

Total Value = \$4,370.0

These items were valued for Cash Converters
by James S Christie F.G.A.A., Dip. D.T., N.C.J.V. R.V. 264

Exchange Rates: US\$ 0.6607 Yen 96.6015 Metal Prices (US\$/ounce) : Gold 2046.00 Silver 23.14 Platinum 924.00

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.

