



# Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 8 March 2024  
Valuation No: JSCCC17898  
Customer No: 17993  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One lady's, hand-assembled raised, 18ct yellow gold & palladium, diamond set, cluster ring. Plain, wide, flat, tapered band, measures 3.07mm width (at base) x 0.86mm depth, with cut-out underrail, open back setting underneath.

Feature; "cluster style" ring design. Comprising, a raised palladium cluster basket to top, bead set. The extended shoulders, of the band tapers up wide to the base of the cluster, a white palladium leaf motif on top, both sides.

Polished finish, stamped "18, PAL" - acid tested. Finger size = T.

The ring contains;

One bead set round brilliant cut diamond, clarity is "Si", colour is "H", medium cut quality.

Dimensions = 2.20mm (average diameter) x 1.34mm (D-estimated)

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

Twenty Six bead set single cut diamonds, clarity is "Si & P1"(mixed), colour is "H to I"(mixed), medium cut quality.

Dimensions = 1.30mm (average diameter) (smallest)

Dimensions = 1.60mm (average diameter) (largest)

Total Weight = 0.46ct (estimated - see NOTE below).

Total Item Weight = 6.69 grams, Total Gemstone Weight = 0.50ct, Total Metal Weight = 6.59 grams (estimated)

NOTE: Limited gemmological testing, inset. Due to setting constraints, the exact dimensions of the diamonds cannot be ascertained. Therefore, weight of the diamonds are very much estimated. For accurate testing, weights, colour, and clarity gradings, the diamonds, would require removal from the setting. The below replacement figure is based upon crafting a similar cluster style 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 \$3,340.00**

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

**Total Value = \$3,340.00**

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\$ 0.6622 Yen 98.0206 Metal Prices (US\$/ounce) : Gold 2159.70 Silver 24.31 Platinum 919.00

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.

