



Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 27 November 2023
Valuation No: MMBCC14408
Customer No: 14462
Page: 1 of 1

Valuation for Traditional Retail Insurance Replacement

Item 1

One, hand-assembled, 18ct yellow gold and 18ct white gold, cluster style, gem set, dress ring.

Plain, wide, tapered band of 3.08mm in width (at base) x 0.97mm depth.

Feature 'cluster' design setting, consisting of a central six claw setting, housing one oval cut and faceted natural ruby, claw set. Surrounded by twelve 'petal' style shared claw settings, each claw set with two single cut diamonds, slightly tapering in size. All mounted atop the yellow gold plain and polished band.

Polished finish - stamped '18CT' - acid tested as 18 carat gold. Finger size is M.

The ring contains:

One claw set mixed cut oval shape natural ruby, colour 'medium dark red'.

Dimensions = 5.20mm(L) x 4.24mm(W) x 2.50mm(D-estimated)

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

Twenty Four claw set single cut diamonds, clarity 'Vs, Si & P1' (mixed), colour 'G to I' (mixed).

Dimensions = 1.38mm (average diameter)

Total Weight = 0.29ct (estimated - see NOTE below)

Total Item Weight = 5.34 grams - Total Gemstone Weight = 0.75ct - Total Metal Weight = 5.19 grams (estimated)

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 \$4,400.00

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

Total Value = \$4,400.00

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\$ 0.6568 Yen 97.8519 Metal Prices (US\$/ounce): Gold 2003.70 Silver 24.42 Platinum 941.00

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 'I' (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.

