



# Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 19 June 2025  
Valuation No: ASMCC20265  
Customer No: 19495  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, 18ct white gold, gem set, flexible link necklet, of hand-assembled construction.

Feature central four claw setting, housing one round brilliant cut diamond, claw set. The pendant having a fixed oval bail, to the top. The pendant is suspended from a 'trace' style chain, that has been finished with a small bolt ring, and a 'shield' shaped articulated tag.

Necklet dimensions = 45.00cm (ave. length) x 0.52mm (ave. width) x 0.52mm (ave. depth).

Polished finish.

Stamped '18K MHJ 0.25 TDW' - acid tested as 18 carat gold.

The necklet contains:

One claw set round brilliant cut diamond, clarity is "P2", colour is "H".  
Dimensions = 4.18mm(Dia) x 2.61mm(D-estimated) x 3%(Girdle Thickness)  
Total Weight = 0.25ct (estimated - see NOTE below)

Total Item Weight = 1.60 grams  
Total Gemstone Weight = 0.25ct  
Total Metal Weight = 1.55 grams (estimated)

NOTE: 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 necklet 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 \$1,785.00**

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

**Total Value = \$1,785.00**

These items were valued for Cash Converters  
by Amina S McPhee BFA, FGAA, Dip DT, NCJV RV 346

Exchange Rates: US\$ 0.6506 Yen 94.4323 Metal Prices (US\$/ounce) : Gold 3369.60 Silver 36.77 Platinum 1332.00

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

