



# Australian Gem Testing Laboratory

**AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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Date: 14 September 2022  
Valuation No: MMBCC13154  
Customer No: 13200  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, hand-assembled, 14ct white gold, multistone ring set. The set comprising a 14ct white gold diamond set engagement ring, with a matching 14ct white gold diamond set wedding ring. Each ring having a plain, narrow band with a combined basal width of 3.68mm x 1.11mm in depth.



The engagement ring has a central four claw setting, consisting of an illusion plate housing one round brilliant cut diamond, illusion set. Surrounded by a single row of nineteen single cut diamonds, claw set. The setting base of a fine wire decorative design. The extended shoulders of the plain and polished band having seven round brilliant cut diamonds (largest) claw set. Matching wedding ring having a single row spanning across the top of the plain and polished band. The row houses nineteen round brilliant cut diamonds, claw set. The wedding ring sits alongside the engagement ring above.

Polished finish - stamped '14K michael hill & '0.70TDW' (engagement ring); '0.30TDW (wedding ring)' - acid tested as 14 carat gold. Finger size is O.

### The ring contains:

One illusion set round brilliant cut diamond, clarity 'P1', colour 'H'.

Dimensions = 4.45mm(Dia) x 2.71mm(D-estimated) x 3%(Girdle Thickness)

Total Weight = 0.32ct (estimated - see NOTE below)

Thirty Three claw set round brilliant cut diamonds, clarity 'Si & P1' (mixed), colour 'H'.

Dimensions = 1.58mm(Dia) x 0.96mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.70mm(Dia) x 1.04mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.55ct (estimated - see NOTE below)

Nineteen claw set single cut diamonds, clarity 'P1 & P2' (mixed), colour 'H'.

Dimensions = 1.16mm (average diameter)

Total Weight = 0.13ct (estimated - see NOTE below)

Total Item Weight = 5.50 grams - Total Gemstone Weight = 1.00ct - Total Metal Weight = 5.30 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 set 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 \$4,225.00**

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

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

**Total Value = \$4,225.00**

Exchange Rates: US\$ 0.6733 Yen 93.9600 Metal Prices (US\$/ounce): Gold 1703.50 Silver 19.43 Platinum 889.00

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.

