



# Australian Gem Testing Laboratory

## AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 11 August 2025  
Valuation No: ASMCC20825  
Customer No: 20058  
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### Valuation for Traditional Retail Insurance Replacement

#### Item 1

One, 14ct white gold, gem set, 'cluster' style ring, of cast construction.

Plain, narrow, low half round band of 1.40mm width (at base) x 1.02mm depth, with a curved underrail.

Feature central square setting, housing four Princess cut diamonds, claw set. Surrounding is one floating row of sixteen round brilliant cut diamonds, claw set. The settings are secured to the underrail, and in between the shoulders of the plain and polished band. Each of the shoulders houses one row of five round brilliant cut diamonds, claw set.

Polished finish.

Stamped '14K michael hill 0.50' - acid tested as 14 carat gold.

Ring size: P.

The ring contains:

Four claw set Princess cut diamonds, clarity is "Si & P1" (mixed), colour is "H".

Dimensions (average) = 2.05mm(L) x 2.02mm(W) x 1.43mm(D-estimated) x 2%(Girdle Thickness)

Total Weight = 0.20ct (estimated - see NOTE below)

Twenty Six claw set round brilliant cut diamonds, clarity is "Si & P1 & P2" (mixed), colour is "H to I" (mixed).

Dimensions = 1.40mm(Dia) x 0.85mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.48mm(Dia) x 0.90mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.30ct (estimated - see NOTE below)

Total Item Weight = 2.68 grams Total Gemstone Weight = 0.50ct Total Metal Weight = 2.58 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 \$2,350.00**

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

**Total Value = \$2,350.00**

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

Exchange Rates: US\$ 0.6524 Yen 96.3113 Metal Prices (US\$/ounce): Gold 3399.60 Silver 38.38 Platinum 1342.00

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

