



# Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 29 September 2025  
Valuation No: ASMCC21349  
Customer No: 20588  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

One, 18ct yellow gold and 18ct white gold, gem set, multistone ring, of hand-assembled construction.

Plain, narrow, low half round band of 2.80mm width (at base) x 0.87mm depth, with a curved underrail.

Feature one row of five white gold four claw settings, spanning across the top of the band. Each of the settings houses one round natural ruby, alternating with one round brilliant cut diamond, claw set. The settings are secured to the underrail, and in between the extended and square shoulders, of the plain and polished yellow gold band.

Polished finish.

Stamped '18CT PALL' - acid tested as 18 carat gold.

Ring size: L 1/2.

The ring contains:

Three claw set round natural rubies, colour is "red".

Dimensions (average) = 2.58mm(Dia) x 1.57mm(D-estimated)

Total Weight = 0.21ct (estimated - see NOTE below)

Two claw set round brilliant cut diamonds, clarity is "Vs & Si" (mixed), colour is "G".

Dimensions (average) = 2.28mm(Dia) x 1.39mm(D-estimated) x 3%(Girdle Thickness)

Total Weight = 0.09ct (estimated - see NOTE below)

Total Item Weight = 5.46 grams Total Gemstone Weight = 0.30ct Total Metal Weight = 5.40 grams (estimated)

NOTE: All of the rubies have significant chips and abrasion to the crown facets. 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 \$3,740.00**



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

**Total Value = \$3,740.00**

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

Exchange Rates: US\$ 0.6549 Yen 97.9783 Metal Prices (US\$/ounce) : Gold 3760.70 Silver 46.11 Platinum 1585.00

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.

