



# Australian Gem Testing Laboratory

## AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 19 November 2025  
Valuation No: MMBCC16306  
Customer No: 16371  
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### Valuation for Traditional Retail Insurance Replacement

#### Item 1

One, 10ct yellow gold and rhodium plated, multistone, gem set ring, of cast construction.

Plain, narrow, tapered band of 2.14mm in width (at base) x 1.30mm depth, with a 'wave' design pierced backing, and open back settings.

Feature central 'S' style setting design, housing seven round brilliant cut diamonds, tapering in size from largest, rub-over set. Each outer row, spanning across the top of the plain and polished band, housing fifteen round brilliant cut diamonds, slightly tapering in size to smallest, bead set. Rhodium plating to setting areas.



Polished finish - stamped '10K 1.00 michael hill' - acid tested as approximately 10 carat gold. Finger size is O.

The ring contains:

Thirty Seven rub-over & bead set (mixed) round brilliant cut diamonds, clarity 'Si & P1' (mixed), colour 'H to I' (mixed)".

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

Dimensions = 3.30mm(Dia) x 2.01mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 1.00ct (estimated - see NOTE below)

Total Item Weight = 4.81 grams

Total Gemstone Weight = 1.00ct

Total Metal Weight = 4.61 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 \$3,765.00**

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

**Total Value = \$3,765.00**

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\$ 0.6516 Yen 101.3401 Metal Prices (US\$/ounce) : Gold 4081.90 Silver 51.19 Platinum 1553.00

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

