

## Australian Gem Testing Laboratory

**AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE** 

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Date:

6 September 2024

Valuation No:

**JSCCC18700** 

Customer No: Page:

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## Valuation for Traditional Retail Insurance Replacement

## Item 1

One, lady's hand finished, raised 14ct yellow and white gold, gemset, cluster ring. Plain, narrow, low half round, tapered band, measures 2.45mm width (at base) x 1.11mm depth, with curved underrail, open back settings, underneath.

Feature; "cluster style" ring design. Comprising, a raised four clkaw setting in white gold, houses one oval-shaped, faceted, natural sapphire claw set. Drops to a wire basket surround, containing ten round brilliant cut diamonds, claw set. The extended shoulders, of the yellow gold band, tapers up to top, from both sides.



Polished finish, stamped "585, michael hill, 0.50 TDW" - acid tested as 14 carat gold. Finger size = Q1/2.

The ring contains;

One claw set oval-shaped, faceted, natural sapphire, colour is "medium - blue".

Dimensions = 6.94mm (L) x 5.13mm (W) x 2.74mm (D-estimated)

Total Weight = 0.80ct (estimated - see NOTE below).

Ten claw set round brilliant cut diamonds, clarity is "P1 & P2"(mixed), colour is "H to I"(mixed), medium cut quality.

Dimensions = 2.47mm (average diameter) x 1.51mm (D-estimated)

Total Weight = 0.50ct (estimated - see NOTE below).

Total Item Weight = 3.95 grams, Total Gemstone Weight = 1.30ct, Total Metal Weight = 3.69 grams (estimated)

NOTE: Limited germological testing, inset. Due to setting constraints, the exact dimensions of the germstones cannot be ascertained. Therefore, weights of the germstones are very much estimated. For accurate testing, weights, colour, and clarity gradings, the germstones 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 \$3,400.00

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

Total Value = \$3,400.00

These items were valued for Cash Converters by James S Christie F.G.A.A., Dip. D.T., N.C.J.V. R.V. 264

Exchange Rates: US\$ 0.6741 Yen 96.7059 Metal Prices (US\$/ounce): Gold 2516.50 Silver 28.84 Platinum 936.00

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

