



# Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 14 August 2025  
Valuation No: ASMCC20882  
Customer No: 20117  
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## Valuation for Traditional Retail Insurance Replacement

### Item 1

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

Plain, wide open double band of 5.56mm width (at base) x 1.13mm depth, hollow top and shoulders, and open back settings.

Feature double band, with the tapering shoulder terminations meeting in the middle of the band. Each termination housing one row of four round brilliant cut diamonds, varying slightly in size, and channel set. The two bands are secured at two points at the base of the ring.

Polished finish.

Stamped '10K michael hill 0.25 TDW' - acid tested as approximately 10 carat gold.

Ring size: N.

The ring contains:

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

Dimensions (average) = 1.50mm - 1.65mm (Dia) x 0.92mm(D-estimated) x 2%(Girdle Thickness)

Total Weight = 0.24ct (estimated - see NOTE below)

Total Item Weight = 3.45 grams

Total Gemstone Weight = 0.25ct

Total Metal Weight = 3.40 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 \$1,550.0

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

Total Value = \$1,550.0

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

Exchange Rates: US\$ 0.6545 Yen 96.4538 Metal Prices (US\$/ounce) : Gold 3357.30 Silver 38.57 Platinum 1348.00

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.

