



Australian Gem Testing Laboratory

AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Valuation No: MBJCC12453
Customer No: 12486
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Valuation for Traditional Retail Insurance Replacement

Item 1

One, hand-assembled, 18 carat white gold, gem set necklet.

Feature 'drop' style pendant, consisting of a four claw railed and open back setting, housing one oval cut and faceted glass filled ruby type material, claw set. To the center top, forming the bail assembly, is three claw matching setting, housing one round brilliant cut diamond, also claw set. The chain of a 'box' style linkage design, having a small "bolt ring" style clasp attached, with a 20.00mm extension and ring style end link sections.

Polished finish - stamped - '750 Ste DI' and crown symbol (on chain) - acid tested as 18 carat gold.

Chain dimensions = 42.00cm (length including clasp and extension) x 0.54mm (width).
Pendant dimensions = 9.41mm (total length) x 5.13mm (width) 4.92mm (depth).

The necklet contains:

One claw set oval shaped glass filled ruby type material, colour "medium red-pink".
Dimensions = 7.16mm(L) x 5.11mm(W) x 3.43mm(D-estimated) x 5%(Bulge)

One claw set round brilliant cut diamond, clarity "P1", colour "H".
Dimensions = 1.70mm(Dia) x 1.04mm(D-estimated) x 2%(Girdle Thickness)
Total Weight = 0.02ct (estimated - see NOTE below)

Total Item Weight = 1.50 grams.

NOTE: The ruby has been enhanced by means of filling with a glass type substance. This treatment is not stable and can be damaged by heat or ultrasonic frequencies. A treated ruby of this type is not commercially available in Australia. Therefore, the below replacement figure is based upon procuring a similar treated ruby from an overseas source. This figure includes the currency conversion, import duty, and GST. This figure does not represent the previous selling price of the ruby and will not be indicative of the resale value of the item. 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 the above ruby status together with crafting a similar necklet 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 \$1,300.00

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

Total Value = \$1,300.00

These items were valued for Cash Converters
by Margaret M Blood FGAA, Dip DT, NCJV RV 345

Exchange Rates: US\$ 0.6544 Yen 96.7133 Metal Prices (US\$/ounce) : Gold 3343.30 Silver 38.17 Platinum 1375.00

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 Vs (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.

