



# Australian Gem Testing Laboratory

## AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE

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Date: 18 August 2026  
Valuation No: ASMCC24131  
Customer No: 23419  
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### Valuation for Traditional Retail Insurance Replacement

#### Item 1

One, 14ct white gold and rose gold plated, 'cluster' style ring, of cast construction.

Plain, narrow, low half round band of 1.64mm width (at base) x 1.64mm depth, with a decorative underrail.

Feature central four claw setting, housing one round brilliant cut diamond, claw set. The surround and shoulders housing a total of thirty-six round brilliant cut diamonds, graduating in size, claw set. The gallery has been embellished with rose gold plating, and two bezel settings, each housing one round ruby, bezel set. The settings are secured between the decorative extended and pointed shoulders, of the plain and polished band. The settings have millegrain detail.

Polished finish. Stamped '14K michael hill 48703800311 0.58' - acid tested as 14 carat gold. Ring size: Q 1/2.

The ring contains:

One claw set round brilliant cut diamond, clarity is "P1", colour is "H".

Dimensions = 4.14mm(L) x 4.11mm(W) x 2.68mm(D-estimated) x 3%(Girdle Thickness)

Total Weight = 0.30ct (estimated - see NOTE below)

Thirty Six claw set round brilliant cut diamonds, clarity is "Si & P1" (mixed), colour is "H to I" (mixed).

Dimensions = 1.00mm(Dia) x 0.61mm(D-estimated) x 2%(Girdle Thickness) (smallest)

Dimensions = 1.35mm(Dia) x 0.82mm(D-estimated) x 2%(Girdle Thickness) (largest)

Total Weight = 0.28ct (estimated - see NOTE below)

Two bezel set round rubies, colour is 'red'.

Dimensions (average) = 1.50mm(Dia) x 0.92mm(D-estimated)

Total Weight = 0.03ct (estimated - see NOTE below)

Total Item Weight = 4.01 grams Total Gemstone Weight = 0.61ct Total Metal Weight = 3.89 grams (estimated)

NOTE: The diamond has been laser inscribed upon the girdle with michael hill (logo) and 48703800311. No diamond certificate or paperwork was presented at the time of this valuation. 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 \$3,700.00

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

Total Value = \$3,700.00

These items were valued for Cash Converters

by Amina S McPhee BFA, FGAA, Dip DT, NCJV RV 346

Exchange Rates: US\$ 0.7103 Yen 113.2918 Metal Prices (US\$/ounce): Gold 4416.40 Silver 65.88 Platinum 1780.00

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.

