



# Australian Gem Testing Laboratory

**AUSTRALIAN DIAMOND & JEWELLERY VALUATION CENTRE**

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SS 027900426108

SS1041

Date: 27 August 2025  
Valuation No: JSCCC19492  
Customer No: 19613  
Page: 1 of 1

## Valuation for Traditional Retail Insurance Replacement

### Item 1

One hand-assembled raised 10ct yellow gold 22ct yellow gold, diamond set, flexible link necklet.

Feature, "drop style pendant". Comprising, a sovereign coin holder pendant, housing to the outer border forty two round brilliant cut diamonds, bead set. The centre a half sovereign type coin. The pendant having a fixed v-shaped bail to top, is suspended from an oval belcher style linked chain, with a parrot clasp fitted & attached.

Polished finish, stamped "10K 0.38 TDW" - acid tested approximately 10 carat gold.

Necklet dimensions = 50.00cm (total length) x 2.50mm (width) x 1.84mm (depth).

The pendant contains:

Forty Two bead set round brilliant cut diamonds, clarity is "P1", colour is "J to K"(mixed), medium cut quality.  
Dimensions = 1.25mm (average diameter) x 0.76mm (D-estimated)  
Total Weight = 0.38ct (estimated - see NOTE below).

Sovereign type coin obverse; St George on horse back & a slain dragon, date 2023.

Reverse stamp; CHARLES III (head of Monarch - King Charles the third), facing to the left.

CHARLES III . DEI. GRA. REX. FID. DEF.

Total Item Weight = 11.48 grams, Total Gemstone Weight = 0.38ct, Total Metal Weight = 11.40 grams (estimated)

NOTE: Limited gemmological testing, inset. Due to setting constraints, the exact dimensions of the diamonds cannot be ascertained. Therefore, weight of the diamonds are very much estimated. For accurate testing, weights, colour, and clarity gradings, the diamonds, would require removal from the setting. The below replacement figure is based upon 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 \$4,240.00**

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

**Total Value = \$4,240.00**

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\$ 0.6494 Yen 95.7787 Metal Prices (US\$/ounce) : Gold 3391.20 Silver 38.66 Platinum 1356.00

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.

