

Karma Gems valuations

CERTIFICATE OF VALUATION

On Behalf Of: To Whom It May Concern

Valuation Number: K3149

Date: 21st February, 2020

This valuation has been prepared for REPLACEMENT PURPOSES and is based on current value at the above mentioned date including Australian government sales tax where applicable.

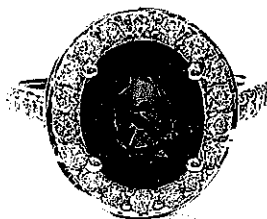
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One x 14ct white gold, stamped "585 D0.87ct S4.07ct", half round 2mm wide band, flow up shoulders, halo design, four claw and bead set Natural Madagascar Sapphire and Diamond ring, total item weight = 6.1 grams, Size P plus half

Sapphire: One = 4.07 carats weight, Measuring: 10.9 x 8.9mm, Cut: Oval Faceted, Colour: Dark Royal Blue, Clarity: Moderate Inclusions, Origin: Madagascar

Diamonds: Twenty-eight = 0.87 carats total weight, Cut: Round Brilliant, Colour: H/I, Clarity: SI-P2

REPLACEMENT VALUE: \$18,000.00



TOTAL REPLACEMENT VALUE: EIGHTEEN THOUSAND DOLLARS

Exchange Rate 1.00AUD = 0.66 USD, Gold = AUD 2,454.90 per oz

The articles described above have been examined and the values given are an expression of opinion. Gemstones have not been removed from settings for accurate assessment, all grades and weights are approximate, no testing for enhancement treatment. Retail replacement value for an identical or like item manufactured in Australia. RRV is representative of Surfers Paradise market in a bricks and mortar store. 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 in the certificate, including any liability to any person by reason of negligence. This valuation is for insurance purposes and not to be used as a sales tool. Values expressed in Australian dollars based on current market conditions.

Signed: _____ Registered Valuer No. 1701

Patricia Maher FGAA, Dip Gem, Cert IV Gem, Dip DT, Dip Val
Dip Diamond Grading Australia, Dip Diamond Grading HRD Antwerp

Registered Valuer | Gemmologist | Diamond Grader

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