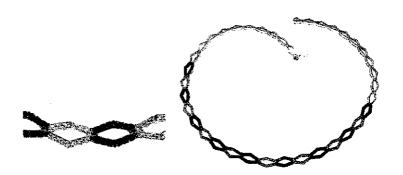
14 January, 2020



Agent

- To Whom It May Concern

Client

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VALUATION FOR INSURANCE REPLACEMENT ONLY - N.SG3189-1

1 x 14ct diamond necklace

METAL – 14ct, stamped: 14K 585

MANUFACTURE - Cast assembled, rhodium plated

STYLE – White gold 7.40mm wide articulated pierced geometric links CLASP – White gold hidden box and tongue, with wire safety catch

SETTINGS - White gold bead set

LENGTH - 40.0 cm
WEIGHT - 26.99 grams
CONDITION - Excellent

DIAMONDS -108x approx. 1.3mm round brilliant cut est = 1.08 ct

GRADE – Colour: treated black, Clarity: NA, Cut/make: GD

DIAMONDS -108x approx. 1.3mm round brilliant cut est = 1.08 ct

GRADE – Colour: I-J, Clarity: I1, Cut/make: GD

Total diamond weight est = 2.16 cts

NB: Stones assessed in settings, sizes and grades are approximate

REPLACEMENT VALUE \$11,000.00

Economic Factors – NZD\$ = USD\$.67 Gold = USD\$1523.00 Plat.= USD\$974.00

SCOTT CRAIG DIRECTOR

FGAA GEMMOLOGIST MJVSNZ REGISTERED APPRAISER

In my opinion the figures represent the value of the item for the purpose stated. I assume no responsibility for any action that may be taken on the basis of the appraisal-values can vary due to the subjective nature of some jewellery articles, differing retail margins and exchange rates. All amounts are in NZ dollars including GST. Diamonds are assumed to be natural unless stated and may require advanced testing to confirm if they are natural or synthetic. GIA grading is used for diamonds, Germworld/Germguide grading is used for coloured stones. Components are in sound wearable condition unless stated. Only non-destructive tests are used-unstamped metals may require further assay testing to confirm the exact composition. Appraisals are not valid for reselling purposes