

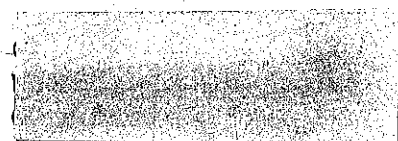
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# GEMLAB

Jewellery Valuers

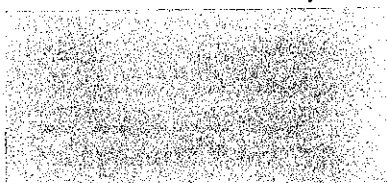
November 17, 2004

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Ref: GL4L486 1/1



## VALUATION FOR INSURANCE



NECKLET... ruby and star sapphire necklet.

Total Weight = 6.95 grams.

PENDANT MOUNT... is hand assembled in 9ct yellow gold, tested. Five oval claw and bezel settings with four small claw settings between, a larger oval claw setting hangs below with claw settings between, fine cable link chain each side to a bolt ring clasp. Total length of necklet is 39.5cm. In good condition.

STAR SAPPHIRE... Six are eight claw set, oval cabochon cut, approx 6.5 x 4.6 to 9.0 x 7.0mm, estimated 9.0 carats, opaque, dark greenish brown, moderately included, with good 6 ray stars.

RUBIES... Twenty eight are claw set, round mixed cut, approx 2.2 mm, estimated to total 1.70 carats, a pinkish red colour, of good overall quality.

REPLACEMENT NEW VALUE ..... \$1700.00  
INDEMNITY VALUE ..... \$1100.00

RNV = Our opinion of a current normal retail asking price for a new item of equivalent kind and quality.

IV = Retail Market Value as is; or Replacement New Value less depreciation for wear & tear and style.

Metals in \$US/oz : Gold = 400, Plat = 820 ; Economics : \$NZ1 = \$US0.66 & \$AUS0.95, GST = 12.5 %

Deborah Manley FGAA distinction  
Gemmologist, Jewellery Valuer

GEMLAB Jewellery Valuers Ltd. Independent Gemologists, Diamond Graders, & Valuers

[www.gemlab.co.nz](http://www.gemlab.co.nz)