



INDEPENDENT JEWELLERY VALUATIONS

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Agent - To Whom It May Concern
Client -

VALUATION FOR INSURANCE REPLACEMENT ONLY - P.SG3573-1

1 x 14ct Diamond pendant

METAL	- 14ct, stamped: 14K	
MANUFACTURE	- Cast assembled	
SETTINGS	- Yellow gold open heart style frame with round 2 claw settings, wire basket support	
BALE	- Yellow gold fixed tapered split	
DIAMONDS	- 50x approx. 1.6mm single cut	est = 1.00 ct
GRADE	- Colour: H-K, Clarity: VS-SI	
WEIGHT	- 3.10 grams	
CONDITION	- Excellent	

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

REPLACEMENT VALUE \$3,500.00

Economic Factors - NZD\$ = USD\$.72

Gold = USD\$1768.00

Plat.= USD\$1204.00


SCOTT CRAIG
DIRECTOR

FGAA GANZ
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, Gemworld/Gemguide 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**