



S.M.C.

GEMSTONE LABORATORY
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REF 056357 DATE 22 September 2010

0.71 = NZ/US \$ rate

**Jewellery Appraisal calculated for insurance on the property of Ms J Burgon
FOR INSURANCE PURPOSES ONLY**

General description

NET WEIGHT= 12.6 grams

One hollow bamboo style ladies joint and snap bangle .
Width =9.48 mm x 3.63 mm high.

This ring has been handcrafted using a variety of techniques,
which include assembly, using hand fabricated components with
traditional hand forming and finishing.

This item has been electronically and acid tested for precious
metal content, these tests indicate the item to be 375 parts per thousand
by weight of gold and there is a maker's mark .JC Hurst .



Clarity grading of diamonds

All clarity grading is carried out using 10 x magnifications.

Clarity grades influence the value of a diamond through rarity.
Inclusions in diamonds are graded according to size colour, number, relief and position
within the stone. Internally flawless IF is the rarest. Next are the VVS 1 and 2 grades,
(very very slightly included) which are "pinprick" in size. VS, grades 1 and 2 are next
Inclusions in this grade are slightly larger and described as minor. SI grades 1 and 2
(slightly included) grades are next these are larger may not be visible without a lens.
I (included) grade 1 ,2 and next; these can be seen without a lens and are the least
rare.

Colour grades

Colour is graded by a trained grader in a controlled and specific environment .Colour
grades influence the value of a diamond through rarity, D is the rarest and most
expensive, followed by other rare grades of E, F and G. The grades of H and I are still
white and show no colour. At J the colour is a slight tint, which becomes more obvious
as the grades go through KLM.

Cut. This is described as, Ideal, class 2 A and B, class3Aand B and class 4 A and B.
Ideal=perfect and very precise.3B is average .4A/4B are more promotional

APPRAISERS COMMENTS

This item has been most likely manufactured in NZ and is available through most
NZ traditional jewellers' stores as a stock item .

Condition

Very slight denting and wear , hinge is tight
as is clasp .

Signed SJ CROUT F.G.A (Gt Britain)

D.G (diamonds, GIA)

Charter senior member of JAANZ (jewellery appraisers association of New Zealand)
Member of Jewellers and watchmakers society of NZ
Qualified gemmologist Gt Britain
Qualified after loss appraiser NZ

REPLACEMENT VALUE \$ 1700.00

INDEMNITY VALUE \$ 1300.00

**(THIS VALUE TAKES INTO ACCOUNT SUCH
FACTORS AS, AGE, STYLE MATERIALS, ORIGIN, APPEAL
AND MARKET FORCES)**

As some items are not readily available in NZ from a traditional jeweller, or, the case of antiques, are no longer produced then technically the
replacement value cannot apply. In these cases the indemnity only value is used as this represents the probable retail market value of a similar item
that has been manufactured using the same technique in the appropriate market place. Wear is measured against original sections of the item , wear is
generally constant and when, compared to the age since new will indicate the total expected life of the item. All results and measurements are subject
to the limitations imposed by the settings therefore all statements of values and specifications are estimates only and are the opinion of the appraiser.