



# INDEPENDENT JEWELLERY VALUATIONS

GEMMOLOGIST - APPRAISER - EMAIL IJVNZMAIL@GMAIL.COM - PHONE 09 630 5731 021 280 1223

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Agent - To Whom It May Concern  
Client -

## VALUATION FOR INSURANCE REPLACEMENT ONLY - P.SG3560-1

1 x 14ct Diamond pendant

METAL	- 14ct, stamped: 14KT	
MANUFACTURE	- Two piece cast, rhodium plated	
SETTINGS	- White gold open double heart frame, fully bead/claw set	
BALE	- White gold tapered plain loop	
DIAMONDS	- 42x approx. 1.3mm single cut	est = 0.50 ct
GRADE	- Colour: H-I, Clarity: VS-SI	
WEIGHT	- 2.77 grams	
CONDITION	- Excellent	

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

**REPLACEMENT VALUE                    \$2,900.00**

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**