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June 18, 2013

Dalgleish Diamond Jeweller Ltd 7 Devon Street West New Plymouth 06 759 8019 Ref: GL13F297 1/2

DOCUMENTATION FOR INSURANCE

Mrs Elaine Gardner

NECKLET... modern *treated sapphire.

Total Weight = 40.83 grams.

MOUNT... is cast assembled in rhodium plated 18ct yellow gold, tested. 4.7mm wide four claw settings with 7.5mm long flared bars between, links in a solid 'V' centre front, approx 46cm long with disguised push in clasp with safety clip.

In very good condition.

*TREATED FANCY SAPPHIRES... 40 are claw set, round mixed cut, approx 3.8-3.9 mm, estimated to total 11.3 carats, medium orangey red colour, lightly included, with good colour quality.

*Note - Seven or more stones show strong indicators of Beryllium colour enhancement treatment. This valuation assumes all stones are treated.

> RECOMMENDED REPLACEMENT COVER \$12500.00 RECOMMENDED INDEMNITY COVER \$9500.00

Note: This report has been prepared for insurance purposes only. Its use as a sales aid is prohibited and such use renders the report invalid.

A market valuation can be supplied for purchase or sale considerations on request.

RRC : Is based on current normal asking prices in the most common end user market for new items of equivalent kind and quality.

RIC : Is based on current retail asking prices for 2nd-hand items of equivalent condition, kind & quality. Your insurance company will accept one of the above as your requested cover, not as an agreed value for future claims. The Indemnity Value at the time of loss may be the basis for a cash settlement.

Metals in \$US/oz : Gold = 1500, Plat = 1500 ; Economics : \$NZ1 = \$US0.82 & \$AUS0.8, GST = 15 %

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