





P.O. BOX 373 AUCKLAND 1140 PH 0-9-379 6200 FAX 0-9-377 1132



VAL59259 7 October 2013

## VALUATION FOR INSURANCE PURPOSES ONLY

Name

Address

Item: A single row, knotted, cultured pearl necklace as per photograph --detail only shown

Number

: 62

Diameter

: 6.5-7mm

Length

: 470mm

Shape

: Near round

Colour

: White with rose overtones

**Blemishes** 

: Light -moderate

Lustre

: Good

Nacre Thickness: Medium

Clasp

: gold plated marquise

Condition

: as worn

Weight

: 27.3 grams

NEW REPLACEMENT VALUE---

Gold =US\$1315

Platinum =US\$1440

-\$1,650.00 GST =15%

Economic factors NZ=US\$0.83

Diamond grading scale in descending order of quality:

Colour: D-E-F-G-H-I-J-K-L-M-Z

Clarity: IF-VVS1-2-VS1-2- SI1-2-I1-2-3

GG(GIA) JVS GEMOLOGIST/APPRAISER

All values include GST at 15% and are stated in NZ dollars at exchange rates shown. Some variation in values may occur due to the subjective nature of grading and the fact that the grading is done with stones in their mounts. All grading terminology used approximates those of the Gemological Institute of America. I accept no liability due to action that may be taken regarding variation in accuracy of valuation as the appraisal of stones & jewellery is subjective to grades and values can vary from one appraiser to another. As most coloured gem stones are treated to improve colour or apparent clarity only unusual treatments that have been detected are noted.