

# Diamond & Gem Jewellery Valuations Ltd.

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- M.J.V.S Valuer
- F.G.A.A Gemmologist  
Diamond Grader  
F.G.A Gemmologist
- DipDT Diploma diamond  
Technology

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Name:

Prepared for:



**Purpose of:** Insurance replacement only

**Item:** Lapis and Coral bead necklace

**Description** Single strand alternating lapis and carved coral, total length of 75cm set in bunch of 3 with fluted bead between, lapis beads of 6.19-6.20mm, carved coral 7.1-7.3mm, fluted gold beads of 4mm, clasp of a traditional pearl clasp styled

**Stones:** Lapis Cut: Round beads  
Coral Carved beads

*Approximate dimensions as listed below, all grades list are assessed in settings unless stated otherwise.*

Lapis  
48@7.1-7.2mm  
Coral  
51@7-7.1mm

**Colour:**  
Lapis- royal deep blue  
Coral-pink and white toned coral

**Clarity:**  
Lapis- opaque  
Coral-opaque

**Condition:** Very good

**Notes:**

**Replacement retail: \$995.00**

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DipDT Diamond Technologist (559),  
Registered M.J.V.S valuer.

Retail pricing based on factors of the day including precious metal prices, USD to NZD exchange rates, and an average retail margin.  
These factors change over time and it is recommended you have your jewellery re-valued every two years to allow for these changes.

Tuesday, 1 February 2022  
Reference:

<b>Total weight:</b>	Grams	<b>Gem Carat weight=</b>	<b>Diamond carat weight=</b>	na	<b>Exchange rate:</b>	\$00.67-1.00NZD	
<b>Platinum:</b>	\$1020.00USD Ounce	<b>Gold:</b>	\$1797.50USD Ounce	<b>Palladium:</b>	\$2296.00USD Ounce	<b>Silver:</b>	\$22.42USD Ounce

## Diamond grading scale

Colour  
D—E—F—G—H—I—J—K—L—M—N—O

Clarity scale  
FL-IF-VVS1-VVS2-VS1-VS2-SI1-SI2-I1-I2

**Disclaimer:** The item(s) described above have been examined and the figures expressed are of my opinion. All stones have been assessed in the settings, the colours, sizes and grades are estimated within the limitations of the settings, these grades may vary if the stone is examined out of the setting with the owners permission and at their expense. The values here are expressed in New Zealand dollars and include G.S.T of 15%. Whilst all care is taken in the preparation of this valuation no liability is taken other than those of emission. This valuation is not intended for resale and is for the expressed purpose of replacement and insurance cover only.

Gold and platinum prices taken from international gold and bullion dealers kitco. F.G.A.A- Fellow Gemmological Association of Australia, F.G.A- Fellow Gemmological Association of Great Britain  
DipDT Diploma in Diamond Technology, M.J.V.S- Member Jewellery Valuers Society of New Zealand