

# 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:

Opulence on Stafford

Stafford Street

TIMARU



**Purpose of:** Insurance replacement only  
**Item:** Cultured pearl strand  
**Description:** Single strand knotted cultured pearls with 9ct bolt ring, total length of 49cm consisting of 52 pearls, 4 gold beads, knotted between, clasp of a 14mm

**Stones:** Cultured Pearls **Cut:** Semi baroque

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

52@7-7.5mm

**Colour:** Subtle gold tones with pink rosy hues  
**Clarity:** Slightly blemished

**Condition:** Good

+ 2295  
 \$ 1395  
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 \$ 3654

**Notes:**

**Replacement retail: \$2,295.00**

Prepared by Brett Grimwood  
 F.G.A.A(3956), F.G.A.(812227) Gemmologist, Diamond Grader(3956)  
 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 you jewellery re-valued every two years to allow for these changes.

Wednesday, 4 December 2019  
 Reference: Opulence

**Platinum:** \$875.00USD Ounce      **Gold:** \$1456.00 USD Ounce      **Palladium:** \$1667.00USD Ounce      **Exchange rate:** \$00.64-1.00NZD  
**Silver:** \$16.83.USD Ounce

**Colour**  
 D—E—F—G—H—I—J—K—L—M—N—O

**Diamond grading scale**

**Clarity scale**  
 FL-IF-VVS1-VVS2-VSI-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