

GEMMOLOGIST CMJAS JVS JWNZ
REGISTERED JEWELLERY APPRAISER
MANUFACTURING JEWELLER

Cnr Victoria Ave & Guyton St, Wanganui N.Z.
Ph/Fax (06) 347 7113

Property of 211
M. D. S. _____

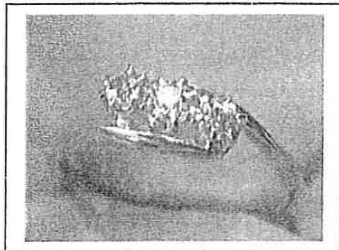
JEWELLERY APPRAISAL

No G149 6 Nov. 02

Purpose Insurance

3. 18ct, all yellow gold three stone cross over design ring.
Hand made mount. Some wear showing on the band.
Claws and settings are in good condition. Total item weight 2.8gms.
Narrow rounded band. Long cross over knife edge style shoulders.
Claw-coronet settings.
Set with 3 x diamonds, of early European, semi brilliant cut style.
Irregular form. All with natural inclusions. Average colour.
Estimated weight by calculation : 1 x at .18ct, 2 x at .12ct (averaged) each.

New Replacement Value,
compared with modern cut stones of similar grade \$2515.00
Indemnity Value \$1600.00



NZ \$ = US \$ 0.49

I have examined the articles listed and in my opinion the figures given represent the value of such articles for the purpose stated.
Values are expressed in NZ dollars, inclusive of GST where applicable.
All claws and settings have been inspected and are considered satisfactory unless otherwise stated.
All precious stones have been assessed in their settings; sizes and weights are based on their physical dimensions.
This appraisal has been prepared to the best of my knowledge and expertise, should any aspect cause concern please contact me.
NOTE:—Insurance Appraisals are not valid for reselling purposes.

Richard Sheppard F.G.A.A.
Gemmologist Registered Appraiser

Date: 6 Nov. 02

* Indemnity Insurance means:— To restore the claimant to the same position