

February 5, 2021

**DOCUMENTATION FOR INSURANCE**

To be read in conjunction with the cover page

Prepared for

Ref: GL21A427 1/1



**PENDANT... Modern gem-set dress, with chain..**

Total Weight = 18.20 grams.

MOUNT.... is cast in 18ct yellow gold, as tested by XRF metal analysis, stamped "750".  
39 x 40mm in size, comprising three pierced and contoured drapes decorated with navette, round and pear-shape rubover accents and grain set skirting, flanked by a pavé set fold and rubover set leaf detail, surmounted by rubover and grain set ribbons with wire under rails forming the integral bale.  
On a machined 18ct yellow gold double curb/wheat style chain, 45cm long, 1.4mm wide with a bolt ring clasp. 4.21 grams.

In good condition.

NATURAL RUBIES... Eight are rubover set, seven are navette shape mixed cut approx 4.0-4.5 x 1.8-2.2mm and one is pear-shape mixed cut approx 4.4 x 3.4mm, estimated to total 1.3 carats, medium-dark red, of good quality.

NATURAL SAPPHIRES... Six are rubover set, five are navette shape mixed cut approx 3.7-4.3 x 1.7-2.0mm and one is pear-shape mixed cut approx 4.5 x 2.9mm, estimated to total 0.85 carats, dark blue, of good quality.

\*Note Unless otherwise stated all coloured gemstones are assumed to have undergone colour and/or clarity enhancement treatments that do not require disclosure. Only treatments for which disclosure is required, and that have been identified, are reported here. Some disclosable treatments require advanced scientific testing to identify and may therefore not be reported.

NATURAL EMERALDS... Eleven are rubover set, ten are navette shape mixed cut, two approx 5.3 x 2.8mm and eight approx 4.0-4.5 x 1.8-2.2mm, and one is pear-shape mixed cut approx 4.2 x 3.1mm, estimated to total 1.40 carats, medium green, of good quality.

\*Note Most emeralds are treated with oils or other fillers to improve their clarity. This is a standard trade practice that needs to be disclosed. Unless otherwise stated it is assumed that this stone has been so treated, and therefore care should be taken with cleaning or repairing any jewellery in which this stone is mounted.

NATURAL DIAMONDS... Eighty one are grain set, round brilliant cut, approx 1.3-1.8mm, estimated to total 1.50 carats, with quality assessed in the setting as Good-Poor make, D-G colour, VS-I1 clarity.

NATURAL DIAMONDS... Nineteen are channel set, tapered baguette cut, approx 2.2-2.5 x 1.2-1.8mm, estimated to total 0.70 carats, with quality assessed in the setting as Good major symmetry, D-G colour, VS-SI clarity.

Diamond Grading Scales in descending order of quality/value

Make : Excellent - Very Good ----Good ----- Fair ----- Poor  
Colour : D--E--F -- G -- H -- I -- J --- K ---- L ---- M ---- N ---- O .. Z  
Clarity : IF - VVS1 - VVS2 - VS1 - VS2 -- SI1 -- SI2 - SI2/I1 - I1 -- I2 - I3

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**\$13000.00** Recommended Replacement Cover

**\$6500.00** Recommended Indemnity Cover

Note: This report has been prepared for the named client for the sole purpose of obtaining insurance cover.

It is not transferrable to another person or entity and its use as a sales aid is prohibited.

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

RIC : Is based on our opinion of the price this item would retail for, taking into account its age, style, and condition, in the market it would most likely be found.

The recommended cover figures may be higher than current prices to ensure you are fully covered.

Metals in \$US/oz : Gold = 1900, Plat = 1050 ; Economics : \$NZ1 = \$US0.71 & \$AUS0.92, GST = 15 %

Declaration: GemLab Jewellery Valuers are totally independent and as such have no financial interest in the subject property. Our fees are based on an hourly rate and I have no bias with the respect to the parties involved.

  
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