

# Diamond & Gem Jewellery Valuations Ltd.

- 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:** Multi coloured pearl necklace

**Description:** Single strand of 45cm consisting of 41 pearl off round 10-10.5mm knotted between with a ball clasp sterling silver

**Stones:** Cultured pearls **Cut:** off round

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

10-10.5mm

**Colour:** Off white, silver and Black

**Clarity:** Very slightly blemished

**Condition:** Good

**Notes:**

**Replacement retail: \$3,995.00**

Prepared by Brett Grimwood  
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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.

Wednesday, 3 May 2023  
Reference: Opulence May 23

Total weight:	Grams	Gem Carat weight:	Diamond carat weight:	na	Exchange rate:	\$00.62-1.00NZD	
Platinum:	\$1064.00USD Ounce	Gold:	\$2016.90USD Ounce	Palladium:	\$1357.00USD Ounce	Silver:	\$25.38USD 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