

MARGARET WIREPA  
G.GIA; M.J.V.S.N.Z

GEMOLOGIST & JEWELLERY APPRAISER

14 FANNIN STREET, BAY VIEW, NAPIER 4104 NEW ZEALAND  
PH:06 8366436

OWNERS NAME:  
AGENT'S NAME:  
ADDRESS:

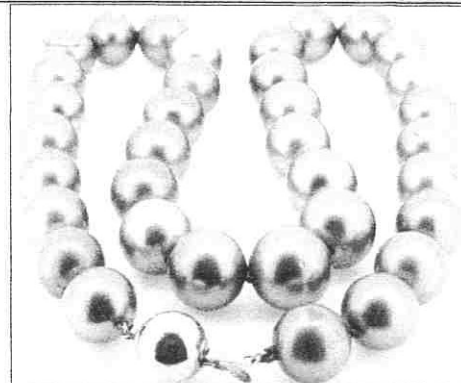
PURPOSE OF VALUATION: Insurance Replacement  
Ref # 9279/233844-4

**Necklace of Black south Seas Cultured Pearls.**

A single length of similar size knotted cultured black pearls with a 10mm round ball and tongue push clasp to secure. The clasp is stamped **G 14K**, ie 14kt yellow gold and is in excellent condition.

**On The Necklace: 35: Black South Seas Tahitian Cultured Pearls**

Bodyshape: Mostly round  
Measure: 10mm—12.6mm diameters approx  
Bodycolor: Dark greenish-Gray with overtones of blue, green and rose  
Surface Blemishes: Lightly blemished to blemished  
Nacre: Thin to medium  
Lustre: Medium  
Matching: Excellent  
**GRADE:** Lower Good Grade (The Guide)  
Total Length of Necklace: 450mm length approx (inc. clasp)  
427mm length approx (exc. Clasp)  
Total Weight of Necklace: 78.80 grams approx



Not actual sizes

**NEW REPLACEMENT VALUE: \$13,500.00**

**INDEMNITY MARKET VALUE: \$10,000.00**

Note: **NRV** allows to replace with a similar new article of similar quality from the most common NZ retail market. **IMV:** See below. Actual weights and grades may differ from the estimates above. Greater accuracy would require analysis of gemstones out of the mount.

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.

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. The apparent grading of diamonds may be influenced by the colour and style of the settings.

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.

Date 11 May 2023

Signature

Exchange Rates:  
US\$0.62 = NZ\$1.00  
AUS\$0.92 = NZ\$1.00  
US\$2,055.00 = 1 Troy oz  
Fine Gold  
(Includes 15% GST)



Jewellery Valuers Society  
of New Zealand Inc

- The description of all articles is as specific as possible with regard to physical components. ' Precious metals and gem stones are positively identified and described.
- \* All gemstones have their quantity, size and/or weight specified. ' The description includes reference to the condition and/or age of the article ' Faulty or warn components are described as such. ' Indemnity Market Value means: - To restore the claimant to the same position as that held before the loss. i.e. the current quality secondhand retail price in New Zealand at the time of appraisal less any wear and tear appar-