

# CYNTHIA CAHILL JEWELLERY VALUER

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Gemmologist \* Member of Jewellery Valuers Society Inc.



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## JEWELLERY VALUATION FOR INSURANCE

### 14ct White Gold Black South Seas Cultured Pearl Pendant, with attached Chain

Total weight: 11.2 grams (Pendant 8.4 grams, Chain 2.8 grams)

**Description:** 14ct white gold (stamped G14K PS100 D008) 14.4 x 13.3 mm pear shaped fluted cap with claw settings at the front. Fixed jump ring and attached 2.8 mm bead set bale containing round brilliant cut diamonds. Attached to the cap is a black cultured South Seas pearl. Assembled cast manufacture. Threaded with a machined 9ct white gold 45cm x 0.9 mm diamond cut herringbone chain with parrot clasp.

**Pearl:** 1x black South Seas cultured

**Size:** Approx 15.2-15.1 mm

**Quality:** Dark grey lighter towards the top, moderate blemishes, medium-good lustre, nacre thickness unknown

**Diamonds:** 9x round modern brilliant cut, Fair to Good Make

**Size:** Approx 1.5-1.1 mm, reported to total 0.08 carat

**Grading:** Colour: F-H Clarity: SI2-II (several have cavities to crowns)

NB: All weights and gradings have been estimated in the setting, unless otherwise stated

### INSURANCE NEW REPLACEMENT VALUE

**\$3700.00**

Insurance replacement means to restore the claimant to that position before the loss.

The value is our opinion of a current normal retail asking price for an item of this quality. It is based on current wholesale prices plus the normal retail mark-up for items of this nature. Actual retail prices may vary from this value. Items are valued in their current condition, deductions may have been made for wear and tear.

Antique, and items that are not currently in production are at the value they would realistically cost in open market situation between a willing seller and willing buyer.

**Please note that insurance valuations are not valid for re-selling purposes**

Note: Unless stated otherwise all coloured stones may be presumed to have been treated by colour and clarity enhancements, which do not require disclosure.

Metals in US\$ /oz : Gold =1386 Plat = 1679 Economic : \$NZ1 = \$US0.74, GST = 15%

**Cynthia Cahill**

F.G.A.(distinction) London; A.G. (Thailand); MJVS  
JEWELLERY VALUER

**Jill Towers**

F.G.A. (London); D.G.A. (Diamond Grading Diploma London); B.Sc  
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