

Heards Manufacturing Jewellers OWNERS NAME  
110w Heretaunga St ADDRESS  
P.O. Box 580  
Hastings  
Phone(06)8787860

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**PURPOSE OF APPRAISAL** Insurance Replacement

Diamond and Pearl Cross.

1 diamond supplied approx .33ct, brilliant cut, G/H colour, SI2 clarity.

4 half pearls approx 2.1mm.

8 mother of pearl pieces approx 1.2mm to 1.5mm round.

18ct, stamped, yellow gold satin finished fancy cross with hand assembled rub setting rim to central diamond, pearls and mother of pearl piece inlaid at tips of cross, tapered chain loop.

9ct, stamped, yellow gold cable chain with bolt ring clasp, approx 45cm.

Cross weight approx 8.36gm, chain weight approx 3.26gm.

Insurance Replacement Value.

\$3050.00



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 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 setting.

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.

• The description of all articles is as specific as possible with regard to physical components. • Precious metals and gemstones 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 worn components are described as such. • Indemnity insurance means:- To restore the claimant to the same position as that held before the loss, i.e the current retail price in New Zealand at the time of the appraisal less any wear and tear at the apparent time. • Antiques or pieces which are not in current production are taken at the value they normally fetch in an open market situation between a willing seller and willing buyer.

EXCHANGE RATES: US\$ = .68c

DATE: 23.12.05

Julia Harris JVS

SIGNATURE: