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GemLab

JEWELLERY VALUATION & PROTECTION

April 16, 2013

GemLab Jewellery Valuers
42 Constellation Drive
PO Box 305-299, Mairangi Bay
48 999 19
Ref: GL13D190 3/19

DOCUMENTATION FOR INSURANCE



13D190 3

RING... Modern diamond solitaire.

Total Weight = 6.76 grams.

MOUNT... is assembled cast in 14ct yellow and white gold, stamped "14k 585 KAISER"

Centre white gold claw setting disc, yellow gold open back 10.6mm wide head and integral tapered rounded shank. Inside diameter of band 18.9mm.

In good condition.

DIAMOND... One is six claw set, round brilliant cut, approx 4.45 x 2.87 mm, estimated 0.36 carats, with quality assessed in the setting as :-

Make Good

Colour J-K

Clarity VS2

Notes Thin to medium bruted girdle

* The actual weight and quality grades may differ from the estimates stated above. For greater accuracy a GemLab Diamond Quality Report is recommended - this involves thorough analysis out of the setting.

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 - P - Q - R - S - T - U - V - W - X - Y - Z
Clarity : IF - VVS1 - VVS2 - VS1 - VS2 - SI1 - SI2 - SI2/I1 - I1 - I2 - I3

RECOMMENDED REPLACEMENT COVER \$3500.00

RECOMMENDED INDEMNITY COVER \$2200.00

Note: This report has been prepared for insurance purposes only. Its use as a sales aid is prohibited and such use renders the report invalid.

A market valuation can be supplied for purchase or sale considerations on request.

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

RIC : Is based on current retail asking prices for 2nd-hand items of equivalent condition, kind & quality. Your insurance company will accept one of the above as your requested cover, not as an agreed value for future claims. The Indemnity Value at the time of loss may be the basis for a cash settlement.

Metals in \$US/oz : Gold = 1650, Plat = 1700 ; Economics : \$NZ1 = \$US0.82 & \$AUS0.8, GST = 15 %


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