

**Advanced  
Gem Laboratory**  
Professional Jewellery Appraisers



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## Appraisal for Insurance Purposes Only

**Agent** Advanced Gem Laboratory  
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Auckland  
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**Client:**

Economic Factors NZD\$ = USD\$0.79 Gold = USD\$1,238.00 Plat = USD\$1,253.00 GST Incl 15%

(Photograph not to scale)

1. A 'Crossover Ribbon' Ring, as the photograph, set with 151x diamonds.

Appraised as, one piece cast, and set. Rhodium finished.

Marked inside – 9K, indicating the metal tested as 9ct white gold.

It has three, flared and graduated, channel set rows of tapered Baguette Diamonds with a row of 45x shared grain/claw set Round Diamonds around the outside and share the inside row. Integrated shank is near flat, approx. 1.7mm wide at bottom to 6.2mm as it meet the settings at the shoulders, to approx. 8.9mm at outer of both the main settings. Thickness is from approx. 1.02mm at bottom to 2.75mm at centre top. Weight has been reduced beneath the top and the shoulder areas, and the open backed settings pattern forming a 'cage' pattern of rectangular under bezels.

Finger size: N

Condition: New.

BC: 9 400048 749922



**Diamonds**, (106) Tapered Baguette cut. Information supplied on total weight. Dimensions and grades appraised as seen while set\*.  
Approx. Measurements 1.1 - 1.4mm (L) x 0.7mm - 0.9mm(W). Total Weight Reported as **0.73 carats**.

Estimated Mounted: **Colour: H-I. Clarity: I1. \*\* Cut Grade: Good Fancy cut**

\*\* GIA do not list Cut Grade on Fancy cut Diamonds. The listed \*\*Cut grade is AGL's opinion.

**Diamonds**, (45) Round Brilliant cut. Information supplied on total weight. Dimensions and grades appraised as seen while set\*

45x est. **150 Per ct., H-I, I1-2, Med Smalls.**

**The Diamond's Reported Minimum Weight is 1.00 carats.**

\*AGL note: Any diamond measurements, Weight, Colour and Clarity if formally supplied may have been used, if mentioned. As gems and diamonds are normally graded loose for accurate Weight, Colour and Clarity grades, if assessed in the settings, may differ seen loose. As AGL have not seen the gems loose, and information as supplied was used as requested, if mentioned, it is the supplier who must guarantee such information.

Items total weight 4.5grams, (+/-) including gems.

<b>Replacement Value</b>	<b>\$2,100.00</b>
<b>Indemnity Value</b>	<b>\$2,100.00</b>

**NB:** Insurance Company Policy may be based on either - **Replacement Value New** and/or **Indemnity Value**.

The listed '**Replacement Value**' was supplied to AGL, as this jeweller's reported present Retail selling price, to replace with a 'new- equivalent' item, in the reported metal, set with similar gems. Economic factors as listed, while there are no changes to economic or other prevailing 'Market Forces' or the jewellers selling price. E & O E. '**Indemnity Value**' if lower, is our opinion of the Market Value to Indemnify/compensate a client at the time of loss, as applied for applicable deductions for wear to the mount only, or if mentioned, any 'wear' to gems. Critical assumptions may have been made if information was not supplied. E & O E. Neither of the values listed in the appraisal, allow for any possible 'special' price that the jeweller may have supplied it at. They are **ONLY** for the purpose of obtaining an Insurance cover. Any price achieved in most markets, more especially a 2nd hand market, will be dependent on a figure negotiated between a 'Buyer & Seller', and will usually be lower than an estimated 'Indemnity'. This appraisal, may **not be** reproduced, or used for the purpose of advertising, marketing, or any type of promotional use in any way, as it may contravene NZ law. Neither may it stored on any type of data retrievable system, electronic or otherwise, **without** the express permission of the appraiser.

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This appraisal expresses the opinion of a value, for the purpose stated only, as assessed by the appraisers whose signatures appear on the document, at the date it was produced. It has been prepared, using non-destructive methods, and any acceptable information, if supplied, as guaranteed by the supplier, or the person/s who has/have requested the appraisal. It was prepared, using the stated, and/or tested, quality of metal, weights and grade range of gems that are set in it, only if supplied. If not supplied, they will represent our opinion only, graded and measured, while in the setting/s. The appraised value, does not imply any 'warranty, or a guarantee', from Advanced Gem Laboratory (AGL), that is the responsibility of the supplier or end reseller. Neither AGL, nor its employees, are responsible for any omissions, errors or inaccuracy which might become apparent within this appraisal at a future date. These may be from later examination or certification loose, on any presently set gems, or for and other reasons not noted at this time.