

1st Floor, 110 Queen Street Auckland, New Zealand Tel: (64) 9 377 4974

Fax: (64) 9 377 4978 www.advancedgem.co.nz

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AGLD2816

Appraisal for Insurance Purposes Only

Agent

Onehunga Jewellers Limited

Client:

198b The Mall

Onehunga Auckland

Tel (09) 636 4760

Date 27 July, 2001

Economic Factors NZD\$ = USD\$0.42 Gold = USD\$267.00 Platinum = \$480

Item: 1 of 1

(see photograph not to scale)

Description

A modern, twelve stone diamond ring in yellow and white gold.

The ring has four in line, transverse, white gold, 4x claw settings each containing a diamond. Each setting is flanked on each side with a smaller white gold 2x claw

setting also containing a diamond. Settings are raised on yellow gold wire side bezels from wire under rails. It has a flat yellow gold very wide tapered shank, with flow up shoulders which

split into four separate shoulders to meet small settings.

Manufacture

Handmade assembled components hand finished.

Metal

9ct. As tested.

Finger size Condition

In good safe condition, shows normal surface wear and slight rounding of detail. Rounding of claw detail,

diamonds appear to be currently secure.

Diamonds Setting restricts some measurements.

Quantity & Type (4), Round Brilliant cuts.

Size & Weight Approximately 2.35 mm total weight calculated as 0.20 carats.

Apparent grading while mounted: Colour: H-J. Clarity: I1. Cut/Make: Class 2B-3A

Quantity & Type (8), Round Brilliant cuts.

Size & Weight Approximately 1.5 mm total weight calculated as 0.12 carats.

Apparent grading while mounted: Colour: H-J. Clarity: I1-2. Cut/Make: Class 2B-3A

Below is a representation of the G.I.A. diamond grading scale as used by this laboratory, with modifications as used by A.G.A. & N.A.J.A Incorporating finer grade galits [A & B in each Cut/make grade]. Starting at the top grade in each range and descending.

(commercial)

DEFGHI $\rightarrow \rightarrow \rightarrow \rightarrow$ L M N P F-IF - VVS1 - VVS2 saily $\rightarrow \rightarrow \rightarrow \rightarrow$ VS1 - VS2 -SI1 -

Cut / Make → → Class 1 A-B >>>>

Class 2 A-B (ideal make)

>>>>>>

l1 -SI2 -Class 3 A-B >>>>>

Class 4A-B >>>>>

(promotional & poor)

Total calculated diamond weight 0.32 carats.

Total weight 4.1 grams.

Replacement Value

\$1,478.00

NB: The listed estimated Replacement Value is our opinion of the retail asking price of a similar new item, with prevailing economic factors as listed. It is valid at this date, and while there are no changes to economic or other prevailing 'Market Forces'.

As most major Insures offer Replacement New policies, you will have to discuss with your insurer, if they only insure you for Indemnity Cover - i.e. not to a Replacement New value. This appraisal allows for the replacement of an item manufactured in the manner described above.

R. H. Park GG (GIA). MJVSNZ. Charter Member JASNZ. Gemmologist Appraiser

*NB Unless otherwise stated the Gems described in this appraisal have not been removed from the mount, therefore given the restrictions of the settings, any weights, or grading applied, are estimates only. To be given a definitive grade, stones must be removed from settings.

When set, diamonds are normally colour graded over three grades in accordance with G.I.A. recommendations, however, if a stone while set, appears to be higher than 'G' colour, or 'VS1' in clarity, it will

not be given a definitive grade, but will be stated to be 'G' or higher and 'VS1' or better. Smaller stones often have the Class stated as Good / Medium / Average / Fair or Poor.

