

UNDERSTANDING YOUR JEWELLERY QUALITY/APPRaisal DOCUMENT

255

GEMSTONES

Diamonds, (46) Round Single cut.
Information supplied as minimum Grades and total weight
Approx. Measurements: 0.09 – 1.1mmØ.
Grades Estimated Mounted:

Colour: H-I. Clarity: I3. Cut/Grade: Med. Smalls
Diamond's Total Reported Weight 0.250cts.

Replacement Value \$700.00
Indemnity Value \$700.00

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. 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.

R. H. Park JASNZ Appraiser;
GG (GIA); Certified Appraiser (AIS);
Charter Senior Member (JASNZ)




W. H. Palmer JASNZ Appraiser;
GG (GIA); Certified Appraiser (AIS);
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The values listed in the appraisal, are only intended for the use of obtaining an insurance cover. Neither of the values listed in the appraisal, allow for any possible 'special discount' price that the jeweller may have supplied it at. The Appraiser therefore accepts no responsibility, if it is used to indicate savings to any purchaser. AGL accepts no responsibility for any commercial transaction or third party relying on this document.

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REF: AGL42006

CLIENT:

Barcode: 9 400048 902235

Item: A multi-tiered Cluster ring, set with 46x Diamonds in total, as per photograph.

Manufacture: Appraised as, one piece cast production component.

Metals: Marked inside – 925 Indicating metal tested as Sterling Silver. Has been Rhodium Plated

Description: The outer diameter of the cluster is approx. 25.0mmØ x 12.0mm↑, with a 7x diamonds in centre cluster, surrounded by two concentric rows of illusion set Diamonds with 'bright finished' surrounds, and an outer row of 'scrolls' set with 4x illusion set Diamonds.

The cluster is supported by wire under rails and triple forked wire shoulders integrated is part of the slightly rounded shank, tapers from, approx. 1.9mm at rear to 3.7mm at base of shoulders, and in thickness approx. 1.0mm at bottom to 2.4mm at base of shoulders.

Finger size: N

Condition: It is new.



Photograph not to scale

Total approx. weight 7.5grams +/-

Economic Factors: NZD\$ = USD\$0.75

STG = USD \$16 p/oz

GST Incl 15%

Carat:

Carat is the unit of weight of a gemstone. It is divided into 100 points (pts) 1.00ct = 100pts. 5cts = 1.0Gram

Diamonds are weighed using very sensitive electronic scales.

Colour:

Most Diamonds are considered 'Colourless' The whiter and therefore the rarer, the more valuable. The most common colour is yellow, which gradually lowers the value as it becomes more obvious, but if the colour becomes intense, then it becomes more valuable. Some Diamonds can have a Brown tint instead of Yellow. Other diamond colours can include, Blue, Green Black and the most valuable of all, Pink.

Diamonds are colour graded using a system developed by the Gemological Institute of America.

DEF	GHI	JKL	MNO	P-Z	
Colourless	Near Colourless	Off White	Tinted	Light Yellow	Fancy Colours
NB. Colours not exact - representational comparison only					

Clarity:

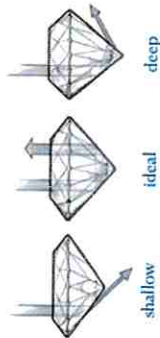
Refers to the inclusions inside and outside of the Diamond. Every Diamond is unique, and inclusions are the gem's 'fingerprint' that were present when the Diamond was made. Again the less inclusions, the rarer, so the more valuable. The Clarity is determined by the number, position, size and nature of the inclusions.

Clarity is graded by a qualified Diamond Grader, using a 10x powered magnification to the GIA grading criteria.

F	IF	VVS1	VVS2	VSI	VS2	S1	S2	I1	I2	I3
Flawless	Internally Flawless	Very, Very Slight Inclusions	Very Slight Inclusions	Slight Inclusions	Very Slight Inclusions	Slight Inclusions	Slight Inclusions	Included (imperfect)	Included (imperfect)	Included (imperfect)

Cut/Grade: This is man's contribution to the gems beauty. How well it is cut to reflect the most light returned, and therefore how brilliant it is. GIA have a Cut/Grade scale of five grades.

Cut/Grading is very technical and usually requires sophisticated equipment to determine its' value.



Excellent	Very Good	Good	Fair	Poor
GIA FACETWARE™				