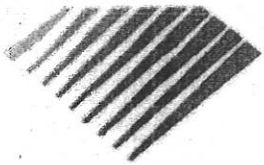


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MARGARET WIREPA  
G.GIA; M.J.V.S.N.Z

GEMOLOGIST & JEWELLERY APPRAISER

14 FANNIN STREET, BAY VIEW, NAPIER 4104 NEW ZEALAND  
PH:06 8366436

OWNERS NAME:

AGENT'S NAME:

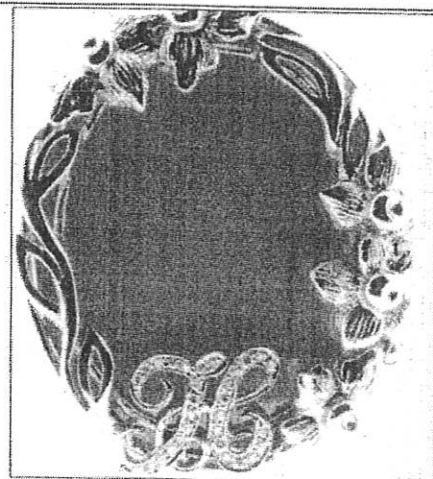
ADDRESS:

PURPOSE OF VALUATION:

Insurance Replacement  
Ref # 2135400-9

**Miniature Diamond Photo Frame:**

The oval photo frame is in a miniature stand style. The front frame has five flower and entwined stem designed in motifs above a plain oval back rail with all of yellow Gold. Verso frame has 3 lugs to secure a green back board with a gold split stand to support the frame. The centre lower front edge has an applied white gold motif of letters **HJB** encrusted in pave set diamonds. This photo frame is stated to have been a gift to this owner from the **Royal Bolkiah Family of Brunei**.



Not actual sizes

**Details of Gemstones:**

**Diamonds:**30: Round Modern Brilliant Cut:

1.1—1.30mm diameters = 0.005 average approx each

Clarity: VS-SI

Color: G-H-I

Make: Good cut class

**Total Diamond Weight: 0.30 carat approx**

**Details of Mounting:**

**Manufacture:** Hand assembled cast pieces. Accompanied with a blue presentation box with gold stylized letters **HJB**.

**Metal:** Stamped 750, ie 18kt yellow and white gold with rhodium plating

**Condition:** Negligible wear

**Photo Frame Measures:** 46mm L x 42mm W approx

**Total Weight of Photo Frame:** 16.650 grams (excluding plastic covers)

**NEW REPLACEMENT VALUE: \$7,318.00**

**INDEMNITY MARKET VALUE: \$3,700.00**

Note: **NRV** allows to replace with a similar new article of similar quality from the most common NZ retail market. **IMV:** See below. Actual weights and grades may differ from the estimates above. Greater accuracy would require analysis of gemstones out of the mount.

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.

All claws and settings have been inspected and are considered satisfactory unless otherwise stated.

All precious stones 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 settings.

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.

Date 9 April 2021

Signature

Exchange Rates:

US\$0.68 = NZ\$1.00

AUS\$0.90 = NZ\$1.00

US\$1,751.00 = 1 Troy oz

Fine Gold

(Includes 15% GST)



Jewellery Valuers Society  
of New Zealand Inc

- The description of all articles is as specific as possible with regard to physical components. ' Precious metals and gem stones 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 appraisal less any wear and tear apparent at the time. \* Antiques or pieces which are not in current production are taken at the value they would realistically fetch in an open market situation between a willing seller and a willing buyer.