

# Diamond & Gem Jewellery Valuations Ltd.

TA RoCS Manufacturing Jewellers

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- M.J.V.S Valuer
- F.G.A.A Gemmologist  
Diamond Grader  
F.G.A Gemmologist
- DipDT Diploma diamond  
Technology

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Name:

Prepared for:

Opulence

**Purpose of:**

Insurance replacement only

**Item:**

Pearl and Diamond set Pendant

**Description**

18ct white gold stamped 495 18ct, bail of 11.45x5.25-3.7mm set with 2 round brilliant cut Diamonds, main body of pendant of a 19.95mm with 4 sections, between each is a section of bead white gold and two bead set Diamonds, inner setting of a rub over style 15.40mm with a Mabe Pearl and Filigree pattern cut back.

**Stones:**

**Mabe Pearl**  
Diamonds

**Cut:** Mabe  
Brilliant cut

*Approximate dimensions as listed below, all grades list are assessed in settings unless stated otherwise.*

**Mabe Pearl**

13.95mm

Diamonds

1@2.65mm(0.07)2.35mm(0.05)8@1.00mm(0.01)

Estimated carat weight

0.20carats

**Colour:**

**Mabe Pearl**

- Grey white rosy hues

Diamonds

-H-I

**Clarity:**

**Mabe Pearl**

- Clean surface

Diamonds

- Mid SI

**Condition:**

Very good

**Notes:**

**Replacement retail: \$2,599.00**

Retail pricing based on factors of the day including precious metal prices, USD to NZD exchange rates, and an average retail margin.

These factors change over time and it is recommended you have your jewellery re-valued every two years to allow for these changes.

Prepared by Brett Grimwood

F.G.A.A.(3956), F.G.A.(812227) Gemmologist, Diamond Grader(3956)

DipDT Diamond Technologist (559),

Registered M.J.V.S valuer.

Monday, January 6, 2025

Reference: Opulence

<b>Total weight:</b>	5.00Grams	<b>Gem Carat weight:</b>		<b>Diamond carat weight:</b>	0.20carats	<b>Exchange rate:</b>	\$00.56-1.00NZD
<b>Platinum:</b>	\$935.00USD Ounce	<b>Gold:</b>	\$2635.00USD Ounce	<b>Palladium:</b>	\$910.00USD Ounce	<b>Silver:</b>	\$29.58USD Ounce

**Diamond grading scale**

Colour

D—E—F—G—H—I—J—K—L—M—N—O

Clarity scale

FL-IF-VVS1-VVS2-VS1-VS2-SI1-SI2-I1-I2

**Disclaimer:** The item(s) described above have been examined and the figures expressed are of my opinion. All stones have been assessed in the settings, the colours, sizes and grades are estimated within the limitations of the settings, these grades may vary if the stone is examined out of the setting with the owners permission and at their expense. The values here are expressed in New Zealand dollars and include G.S.T of 15%. Whilst all care is taken in the preparation of this valuation no liability is taken other than those of omission. This valuation is not intended for resale and is for the expressed purpose of replacement and insurance cover only.

Gold and platinum prices taken from international gold and bullion dealers kitco. F.G.A.A—Fellow Gemmological Association of Australia, F.G.A—Fellow Gemmological Association of Great Britain  
DipDT Diploma in Diamond Technology, M.J.V.S—Member Jewellery Valuers Society of New Zealand