

# Karma Gems valuations

104110

8  
5610

## CERTIFICATE OF VALUATION

On Behalf Of: To Whom It May Concern

Valuation Number: K10054

Date: 22nd April, 2025

This valuation has been prepared for REPLACEMENT PURPOSES and is based on current value at the above mentioned date including Australian government sales tax where applicable.

34/1340

*One x 14ct white gold, stamped "585 EM0.31ct D0.94ct D0.188ct", half round profile 2.1mm wide band, filigree gallery, bead set shoulders, trilogy design, bezel, channel and bead set Diamond and Emerald ring, Size: L, total item weight = 3.0 grams*

*Diamonds: One = 0.27 carats weight, Measuring: 4.00mm, Cut: Round Brilliant, Colour: H, Clarity: SI1  
Two = 0.67 carats total weight, Measuring: 6.00 x 4.00mm, Cut: Pear Brilliant, Colour: H, Clarity: I1  
Thirty-two = 0.188 carats total weight, Measuring: 0.90 - 1.10mm, Cut: Round Brilliant, Colour: H, Clarity: SI-I2+*

*Emeralds: Six = 0.31 carats total weight, Measuring: 2.00 x 2.00mm to 2.30 x 2.00mm, Cut: Custom Baguette, Colour: Bright Green, Clarity: Moderate Natural Inclusions*

**REPLACEMENT VALUE: \$20,600.00**



TOTAL REPLACEMENT VALUE: \_\_\_\_\_ TWENTY THOUSAND SIX HUNDRED DOLLARS

Exchange Rate 1.00AUD = 0.64 USD, Gold = AUD 5,371.86 per oz

The articles described above have been examined and the values given are an expression of opinion. Gemstones have not been removed from settings for accurate assessment, all grades and weights are approximate, no testing for synthetics and enhancement treatment. Retail replacement value for an identical or like item manufactured in Australia. RRV is representative of Gold Coast market in a bricks and mortar store. Whilst all care has been taken in making this valuation, no liability is accepted other than to the person to whom the certificate is given for any errors or omissions in the certificate, including any liability to any person by reason of negligence. This valuation is for insurance purposes and not to be used as a sales tool. Values expressed in Australian dollars based on current market conditions.

Signed: \_\_\_\_\_ Valuer No. 0205

Patricia Maher FGAA, Dip Gem, Cert IV Gem, Dip DT, Dip Val  
Dip Diamond Grading Australia, Dip Diamond Grading HRD Antwerp  
National Association of Jewelry Appraisers Member Number: 22203  
Diploma & Certificate IV Gemmology Registered Number: 3780  
Diploma Diamond Technology Registered Number: 426

karmagems@bigpond.com

