

104

# Karma Gem valuations

**OXANA**  
STOCKCODE: NTN - TH  
  
2-20011294-7

**CERTIFICATE OF VALUATION**

On Behalf Of: To Whom It May Concern

Valuation Number: K26530  
Date: 17th Decem

11  
6363

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

20/1478

*One x 14ct white gold, stamped "585 SA2.25ct D0.13ct" half round profile 2.4mm wide band, millgrain pattern edges, trilogy design, bezel set Pink Sapphire and Diamond ring, Size: P, Manufacture: Cast, Hand Finished, Condition: New, total item weight = 3.8 grams*

*Sapphires: Three = 2.25 carats total weight, Measuring: 7.0 x 5.0mm, Cut: One x Oval Mixed, Two x Pear, Colour: Bright Medium Pink, Clarity: Moderate-Heavy Natural Inclusions*

*Diamonds: Four = 0.13 carats total weight, Measuring: 2.0mm, Cut: Round Brilliant, Colour: G-I, Clarity: SI-I2*

**REPLACEMENT VALUE: \$15,500.00**



TOTAL REPLACEMENT VALUE:           FIFTEEN THOUSAND FIVE HUNDRED DOLLARS          

Exchange Rate 1.00AUD = 0.66 USD, Gold = AUD 6,554.94 per oz

Testing Equipment: Synthetic Diamond Mass Screener, Microscope, Hand Loupe, PL Analysis, Spectroscope, Dichroscope, Refractive Index, Digital Leverage Gauge, Thermal Conductivity Diamond Tester, Digital Gram Scales, Ultraviolet Light, Diamond Light, GIA Colour Grading Master Stones. Note: Gemmological grade testing has been conducted using scientific equipment for the purpose of this valuation and, results may be subjective and further laboratory testing may be required. 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 Australian market in a bricks and mortar store. The details of articles described above have been disclosed by the jewellery manufacturer. 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 Jewellery Appraisers Member Number: 22203  
Diploma & Certificate IV Gemmology Registered Number: 3780  
Diploma Diamond Technology Registered Number: 426  
karmagems@bigpond.com

