

Creatif Design
6 Havelock Rd
Havelock North
Phone (06) 8779852

OWNERS NAME
ADDRESS



PURPOSE OF APPRAISAL Insurance Replacement

Sapphire and Diamond Cluster Ring.
1 natural sapphire supplied approx 7.4x5.4mm oval, approx 1.16ct, medium deep pink, no evidence of heat treatment.
14 diamonds supplied approx .02ct each, brilliant cut, near colourless, slight inclusions.
18ct, stamped, yellow gold handmade rounded band approx 3.3x3.0mm tapered x 1.8-1.3mm thick.
Yellow gold rub setting rim to sapphire with grain set oval diamond cluster top on yellow gold scalloped sides and underbezel.
White gold plain leaf shoulders on split band.
Finger size F 1/2 full, beads inside band
Total weight approx 8.03gm.
Insurance Replacement Value.

\$4430.00



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 where applicable.

All claws and settings 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 setting.

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.

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

EXCHANGE RATES: US\$ = .79c DATE: 5.03.08

Julie Harris JVS

SIGNATURE: