

# Insurance Appraisal

**OXFORD**  
JEWELLERY VALUERS

DATE COMPLETED  
FEBRUARY 1, 2026

APPRAISAL NUMBER  
9516-0029-0062

DOCUMENT FUNCTION  
INSURANCE APPRAISAL

PREPARED FOR:  
TO WHOM IT MAY CONCERN

CUSTOMER ADDRESS:  
NOT AVAILABLE



## 1 X 18CT GOLD YELLOW SAPPHIRE AND DIAMOND CLUSTER RING

Size:  
Ring size P.

Weight:  
Total weight 3.37 grams.

Condition:  
Presented in new condition.

Stamping:  
Marked "S1.66ct d0.28ct" and "18K".

### Material & Design:

One lady's yellow sapphire and diamond cluster ring, cast and hand-assembled in polished 18ct yellow gold with milgrained detailing. The design features a central rectangular cushion-shaped yellow sapphire, framed by fourteen accent diamonds set within a milgrained white gold surround. The cluster is raised above a pierced scalloped gallery and finished with a soft-square shank measuring approximately 1.33–1.90 mm in width.

### PRECIOUS METAL PRICES

MARKET PRICES ON FEBRUARY 1ST, 2026

- Gold: NZD \$261.24/g
- Silver: NZD \$4.55/g
- Platinum: NZD \$116.34/g
- USD \$1.00 => NZD \$1.66

### 4-CLAW SET IN 18 CARAT YELLOW GOLD IN THE CENTER WITH:

One (1) natural, rectangular cushion-shaped, sapphire

Species:	Natural Corundum
Variety:	Natural Sapphire
Measurements:	7.15mm x 5.72mm x 4.09mm in depth.
Carat Weight:	1.66 ct.
Clarity:	Slightly Included (Type II)
Comments:	Light yellow, WOC/Munsell colour reference: 5Y 8.5/6, grade: 5.5/10.

### SEMI-BEZEL SET IN 18 CARAT WHITE GOLD ON THE HALO(S) WITH:

Fourteen (14) round brilliant cut natural diamonds

Measurements:	1.69mm - 1.75mm in diameter x ~1.05mm in depth.
Weight Range:	0.018 ct. - 0.021 ct.
Total Carat Weight:	0.280 ct.
Colour:	F - G
Clarity:	VVS1 - SI1
Fluorescence (LW):	None / Inert - Faint Blue

**NZD \$7,400.00**

New Replacement Value (NRV)  
\*Value includes sales tax(es).

*Victoria Van*

Victoria Van, G.G.  
GIA Graduate Gemologist, Registered Master Valuer (RMV)