

Insurance Appraisal

OXFORD
JEWELLERY VALUERS

DATE COMPLETED
APRIL 25, 2026

APPRAISAL NUMBER
9516-0054-0062

DOCUMENT FUNCTION
INSURANCE APPRAISAL

PREPARED FOR:
TO WHOM IT MAY CONCERN

CUSTOMER ADDRESS:
NOT AVAILABLE



1 X 18CT WHITE GOLD MORGANITE AND DIAMOND CLUSTER RING

Size:
Ring size P.

Weight:
Total weight 5.26 grams.

Stamping:
Stamped "5.35ct d0.24ct".

Condition:
Presented in new condition.

Material & Design:

A lady's morganite and diamond cluster ring, cast and hand-assembled in polished, milgrained, and rhodium-plated 18ct white gold. The design features a central rectangular step-cut (emerald cut) morganite, secured by four claws and surrounded by forty accent diamonds set within a milgrain-edged halo. The shoulders are further accented with eight diamonds, with four set into each shoulder. The cluster is positioned above a pierced gallery, and the ring is finished with a cathedral-style soft-square shank measuring approximately 1.91 mm to 2.08 mm in width.

PRECIOUS METAL PRICES

MARKET PRICES ON APRIL 24TH, 2026

- Gold: NZD \$257.80/g
- Silver: NZD \$4.15/g
- Platinum: NZD \$110.18/g
- USD \$1.00 => NZD \$1.71

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

One (1) natural, cut-cornered rectangular-shaped, morganite

Measurements: 13.17mm x 8.70mm x 5.99mm in depth.
Carat Weight: 5.35 ct.
Colour(s): Very Slightly Purplish Pink
Clarity: Eye Clean (Type I)

WOC/Munsell colour reference: 2.5RP 9/4

4-PRONG SET IN 18 CARAT WHITE GOLD ON THE MOUNT WITH:

Forty-eight (48) round brilliant cut natural diamonds

Measurements: 1.00mm in diameter x ~0.61mm in depth.
Total Carat Weight: 0.240 ct.
Colour: F - G
Clarity: SI1 - SI2
Cut: Very Good
Fluorescence (LW): None / Inert - Faint Blue

NZD \$8,200.00

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

Victoria Van

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