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GEMLAB

Jewellery Valuers

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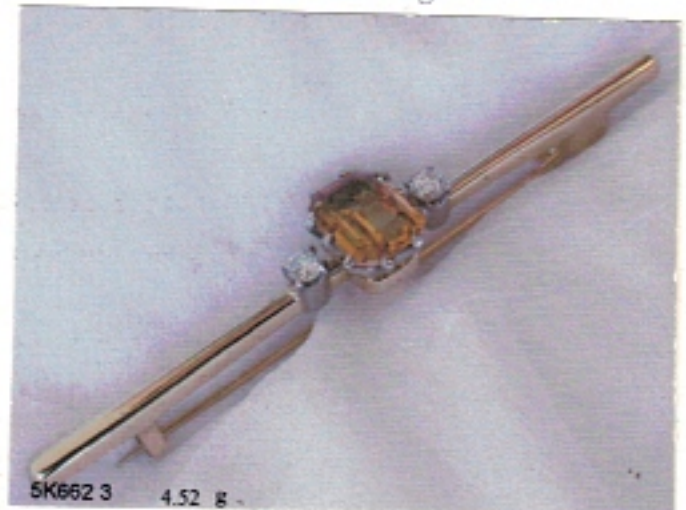
November 1, 2005

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Ref: GL5K662 3/3

VALUATION FOR INSURANCE

Name :
Of :



BROOCH... traditional citrine and diamond bar..

Total Weight = 4.52 grams.

MOUNT.... is handmade in 18ct yellow and white gold, stamped "18ct"

5.5cm long x 1.8-2.2mm tapered yellow gold bar, with a central white gold rex claw setting flanked by chenier claw settings on a wire pin and "C" hook clasp.

In good condition.

CITRINE... One is ten claw set, octagonal step cut, approx 7.9 x 6.0 x 3.5mm, estimated 1.0 carat, medium brownish yellow, appears eyeclean, with very good colour quality, and 50% average brilliance.

DIAMONDS... Two are four claw set, round brilliant cut, approx 2.6mm, estimated to total 0.12 carats, with quality assessed in the setting as Medium make, E-F colour, VS-SI2 clarity.

Diamond Grading Scales in descending order of quality/value

Make : Excellent - Very Good - Good ----- Medium ----- Fair ----- Poor
Colour : D--E--F -- G -- H -- I -- J --- K ---- L ---- M ---- N ---- O .. Z
Clarity : IF - VVS1 - VVS2 - VS1 -- VS2 ---- SI1 ---- SI2 ---- I1 -- I2 - I3

REPLACEMENT NEW VALUE \$1700.00

INDEMNITY VALUE \$1100.00

RNV = Our opinion of a current normal retail asking price for a new item of equivalent kind and quality.
IV = Retail Market Value as is; or Replacement New Value less depreciation for wear & tear and style.

Metals in \$US/oz : Gold = 430, Plat = 870 ; Economics : \$NZ1 = \$US0.67 & \$AUS0.92, GST = 12.5 %

Deborah Manley FGAA distinction
Jewellery Valuer

Gemmologist

GEMLAB Jewellery Valuers Ltd. Independent Gemologists, Diamond Graders, & Valuers

www.gemlab.co.nz