

Insurance Appraisal

DATE COMPLETED
FEBRUARY 17, 2026

APPRAISAL NUMBER
9516-0060-0062

DOCUMENT FUNCTION
INSURANCE APPRAISAL

PREPARED FOR:
TO WHOM IT MAY CONCERN

CUSTOMER ADDRESS:
NOT AVAILABLE



1 x 18CT GOLD AQUAMARINE AND DIAMOND CLUSTER RING

Size:
Ring size P.

Weight, Material, Design, Stamping & Condition:

Total weight 4.78 grams. A new aquamarine and diamond cluster ring, featuring a pear-shaped aquamarine in a three-claw setting, surrounded by twenty-nine round brilliant-cut diamonds. The shoulders are accented with ten brilliant-cut diamonds, five per shoulder. The cluster is raised above a pierced gallery on a cathedral-style soft-square shank (2.08-2.25 mm). Cast and hand-assembled in rhodium-plated 18ct white gold. Stamped "4.45ct d0.49ct" and "18K".

PRECIOUS METAL PRICES

MARKET PRICES ON FEBRUARY 16TH, 2026

- Gold: NZD \$267.45/g
- Silver: NZD \$4.10/g
- Platinum: NZD \$110.10/g
- USD \$1.00 => NZD \$1.66

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

One (1) natural, pear-shaped, aquamarine

Measurements:	14.06mm x 9.18mm x 6.63mm in depth.
Carat Weight:	4.45 ct.
Fluorescence (LW):	Inert - Faint Blue
Clarity:	Moderately Included (Type I)
Comments:	Very light blue, WOC/Munsell colour reference: 5B 8/6, grade 5.5/10.

BEAD SET IN 18 CARAT WHITE GOLD ON THE HALO(S) WITH:

Twenty-nine (29) round brilliant cut natural diamonds

Measurements:	1.30mm in diameter x ~0.79mm in depth.
Weight Range:	0.010 ct. - 0.010 ct.
Estimated Total Weight:	0.290 ct.
Colour:	F - G
Clarity:	VVS1 - SI2
Fluorescence (LW):	None / Inert - Faint Blue

BEAD SET IN 18 CARAT WHITE GOLD ON THE SHOULDER(S) WITH:

Ten (10) round brilliant cut natural diamonds

Measurements:	1.70mm in diameter x ~1.04mm in depth.
Weight Range:	0.020 ct. - 0.020 ct.
Estimated Total Weight:	0.200 ct.
Colour:	F - G
Clarity:	VVS1 - VVS2
Fluorescence (LW):	None / Inert - Faint Blue

NZD \$9,200.00

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

Victoria Van

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