



Westenra
JEWELLERY
VALUERS



Date: 13 August 2026
Appraisal No: 14238
Customer No: 21099
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Certificate of Valuation

Item 1

One lady's handmade 18ct yellow gold ruby & diamond cluster ring.

Low rounded 1.95mm wide shank with open back, split shoulders, gallery setting, polished finish, unstamped.

One claw set mixed cut oval shaped natural ruby, colour is "medium, vivid, strongly purplish red", clarity is "Type II - II".

Dimensions = 6.6mm(L) x 5.7mm(W) x 3.2mm(D-actual) x 10%(Bulge)

Total Weight = 1.07ct calculated

Eight claw set Old Mine cut diamonds, clarity is "VS-II", colour is "G-I".

Dimensions = 3.6mm(L) x 3.1mm(W) x 2.4mm(D-estimated)

Total Weight = 1.60ct calculated

Item Totals:

Total Item Weight = 3.80gm

Total Gemstone Weight = 2.67ct

Total Metal Weight = 3.27gm estimated

Condition : good (light wear to mount; ruby has some light abrasion and one diamond has a crown cavity).

Manufacturing standard : high.

Indemnity value is the price you might purchase it for in it's current condition from a jewellery store ('market' value).

Indemnity Value \$11,000.00

Insurance Replacement Appraisal \$20,700.00

The total of the one item included in this appraisal is Twenty Thousand Seven Hundred dollars.

Total Value = \$20,700.00

Exchange Rates: US\$ 0.5860 Yen 92.8600 Metal Prices (US\$/ounce) : Gold 4408.00 Silver 65.30 Platinum 1750.00

The articles described above have been examined and the values given are an expression of our opinion. Gemstones have not been removed from the settings for accurate assessment and all grades and weights are approximate, unless otherwise stated. Should a more precise assessment of the gemstones be required then they would be required to be removed from the setting(s). This can be done with the owners permission at an additional charge. Whilst all care has been taken in making this appraisal, no liability is accepted other than to the person to whom the certificate is given for any errors or omissions, including any liability to the person by reason of negligence. Values expressed in New Zealand dollars and based on current market conditions.

In the event of any discrepancy please notify Westenra Jewellery Valuers immediately.

It is understood that there is no agreement either to purchase or replace any of the articles mentioned in this appraisal.

This valuation has been undertaken for the purposes of insurance cover and is not for resale purposes.

The values listed are in NZ dollars and inclusive of GST. They are based on current precious metal prices and the US dollar exchange rate.

The prices reflect the average you would expect to pay for these/this item(s) in a fine 'non discount' jewellery store.

These items were appraised for
Westenra Jewellery Valuers by

Gerald Westenra GG
Graduate Gemologist (GIA) / Valuer