



Scope of Work and Report Cover Page

Ref No. AGL66708

Date 17 January, 2020

This is a 'SELF CONTAINED' Appraisal Report for this item of Jewellery, presented and researched in our laboratory.

Intended Use

- To indemnify a client with an item of similar type and quality in the market in which it most commonly sells in NZ, in the event of loss or theft and to assist with an Insurance Claim by providing proof of quality, as a basis of settlement. This Appraisal includes an allowance for inflation from the 'Effective Date' for one year, by which time, the Appraisal should be updated.

Basis of Value

- 'Replacement Value New' R.V.N. is our opinion of a theoretical retail asking price to replace with a new or similar item of this type and quality in a jewellery store that typically sells such pieces, and in whichever market is most appropriate for the item. It does not apply to one particular store and is valid at this date, economic factors as listed, with no changes to these, or other prevailing 'Market Forces'
- 'Indemnity Value' I.V. is our opinion of the item's value at the time of the appraisal, to compensate/indemnify the client after consideration of current factors such as deductions for wear to the mount or if mentioned any wear to the gems.

Limiting Conditions

- The appraisal has been completed at the request of the named Client or Agent who has limited licence solely for the stated and agreed upon intended use, at the date shown – known as the 'Effective Date', and is not valid for any other purpose and/ or use.
- This appraisal does not constitute an offer to purchase and **does not constitute title.** (i.e. ownership).
- It does not allow for exact replication of the item unless it is fully handmade.
- The presented appraisal been completed on a 'Without Prejudice' basis. Item/s have been examined and researched, identified, graded and appraised to the best of our current knowledge and belief, as applied within this practice, including any limitations if in-situ, with applied forensic Gemmological analysis/ identification, evaluation protocols and Standards of Practice, along with the recognised Appraisers International Society™ appraisal principles, procedures, methodology, to determine and present an informed opinion of monetary worth at applicable current market levels, and using 'Critical Assumptions' where and when appropriate.
- This appraisal, or parts of this appraisal, may not be reproduced, and/ or used for advertising and/ or marketing and/ or any type of promotional use – in any way, or be stored into any type of data retrievable system – electronic or otherwise, - without the express permission of the appraiser.

Valuer's Statement

- This Appraisal/ Evaluation has been prepared in conformity with the **Code of Ethics and Professional Conduct, Standards of Practice, Principles, Procedures and Methodology** of Appraisers International Society™ (AISociety™) (USA), and also **Code of Conduct**, and the **Code of Ethics** of the 'Jewellery Appraisal Society of New Zealand Inc' (J.A.S.N.Z.)
- The fees charged, are not contingent to value/s stated herein, and are only for the intended use of the appraisal as described. These fees do not include charges for any further/ additional services that may be required/ requested, amongst others-: testimony/ statements to a third party, or matters before any court or other body, and/ or any matters or claims that may arise relating to the property described.
- The undersigned practitioners colour acuity – Colour Vision has been clinically screened in 2016 by a qualified Optometrist and found to be within the normal accepted range for colour vision.
- All information regarding this appraisal is confidential – we do not permit access to them without your authorization.
- The attached photograph/s, as to size and colour, are a representation only, due to the limits of printing and/ or photographic processes.

Replacement Value New
Indemnity Value

N.Z. \$39,850.00
N.Z. \$39,850.00

W. H. Palmer JASNZ Appraiser

AiSCV, AVS, (Appraisers International Society Certified Valuer - Reg#06) JASNZ Appraiser/Valuer (Snr Charter Member) GG AJP (GIA),

Accredited International Jewellery Appraiser and Gemologist



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Internationally Certified Jewellery Appraisers and Gemologists

Ref No. **AGL66708**

17 January, 2020

Appraisal for Insurance Purposes Only

Agent Gary Meaden
Suite 6A. 47 High St
Auckland CBD
Auckland

Client:



Economic Factors NZD\$ = USD\$0.66 Gold = USD\$1,553.96 Plat = USD\$999.66 GST Incl 15% (Representative photographs, not exact colour or scale)

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1. Item: A cluster ring: A Tanzanite is surrounded by 10 Pear cut Diamonds with 6 small ***Pink accent diamonds. Beneath in the supporting 'Daisy' base, are 12 small near colourless and 6 small ***Pink diamonds. Finger size: P.

Marked: Inside - *G^m* 750, by Gary Meaden Jeweller, indicating he used metal tested as 18ct pink/rose and white gold.

Manufacture: A special one off piece, assembled handmade components, hand finished and set.

Description: The slightly raised Tanzanite is in a 4x claw setting, surrounding Pear cut diamonds in 3x claw white gold settings, the 6 Pink diamonds in 3x claw settings, 2 outer claws in pink gold. It is supported by a 'Daisy' base, with 6 white gold 'petals', 2 in 'Pink' gold. Of these the pink gold ones are each grain set with 3 diamonds, 4 of the white gold are each grain set, and 2 are plain. Cluster is then supported by the pink gold, near parallel shank, as an average approx. 3.7mm wide, with integrated under rail and flow up pointed shoulders. NB: The Pink diamonds are all *** **Laboratory Grown**.

*** Laboratory Grown Diamonds have the same optical, chemical & physical properties as Earth Mined Diamonds

Condition: New.

Tanzanite: a type of Zoisite, (1) Cushion mixed cut. Weight indicated 7.27ct was considered. As set ∴ Dimensions, Colour, Clarity are AGL's opinion*
Approx. Measurements 12.07 x 9.85mm (L x W) x 7.29mm ∴. Weight Reported as **7.27 carats**.
Grades: Violetish Blue hue. Medium Dark tone. Strong saturation. Very Good colour. Clarity VS+.
Good brilliance that is slightly masked by the depth of colour.

*AGL note: It is an internationally recognised trade practice to treat gems of this variety, enhance or improve the colour, this is normally by using some heat. Even if evidence of treatment is not immediately apparent, some traditional 'heat' may be assumed.

Diamonds: (10) Pear Brilliant. Total weight 2.27ct & 2 grades supplied considered. Depths un obtained ∴ Dimensions approx. & cut grade as seen set.
Approx. 5.10 x 3.50mm (L x W) to 5.25 x 3.60mm (L x W). Total Reported as **2.27 carats**.
Reported 2 Grades: **Colour: E-F. Clarity: VS. **Cut Grade: Good Fancies.**

Diamonds: (12) Round Brilliant cut. Total weight & 2 grades supplied considered. Depths un obtained ∴ Diameters approx. & cut grade as seen set.
Approx. Measurements 1.15 - 1.80mm∅. Total Weight Reported as **0.25 carats**.
Reported 2 Grades: **Colour: E-F. Clarity: VS. ** Cut Grade: Good Smalls.**

Diamonds: (12) ****Laboratory Grown* - Round Brilliant. Origin & total weight supplied considered. ∴ Dimensions & Grades are AGL's opinion.
Approx. Measurements 1.30 - 2.70mm∅. Total Weight Reported as **0.40 carats**.
Graded as: **Colour: Fancy Pink. Clarity: VS-SI. Cut Grade: Good smalls.**
** As on Small & Fancy cut Diamonds, GIA don't list a Cut Grade, the listed Cut Grade is AGL's opinion.
The Diamonds Reported total weight is 2.92 cts.

*AGL note: Gem measurements, Weight, Colour and Clarity if formally supplied have been used. Gems are normally graded loose for accurate Weight, Colour and Clarity grades, as if assessed in the settings they may differ seen loose. As information supplied was used, it is the supplier who must guarantee such information.

Items Total weight 11.4grams, (including gems), with total metal weight estimated as 9.36grams.

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|--------------------------|--------------------|
| Replacement Value | \$39,850.00 |
| Indemnity Value | \$39,850.00 |

W. H. Palmer JASNZ Appraiser

AiSCV, AVS, (Appraisers International Society Certified Valuer - Reg#06) JASNZ Appraiser/Valuer (Snr Charter Member) GG AJP (GIA),

This appraisal expresses the opinion of a value, for the purpose stated only, as assessed by the appraiser/s whose signature/s appear/s on the document, at the date it was produced. It has been prepared, using non-destructive methods, and any acceptable information, if supplied, as guaranteed by the supplier, or the person/s who has/have requested the appraisal. It was prepared, using the stated, and/or tested, quality of metal, weights and grade range of gems that are set in it, only if supplied. If not supplied, they will represent our opinion only, graded and measured, while in the setting/s. The appraised value, does not imply any 'warranty, or a guarantee', from Advanced Gem Laboratory (AGL), that is the responsibility of the supplier or end reseller. Neither AGL, nor its employees, are responsible for any omissions, errors or inaccuracy which might become apparent within this appraisal at a future date. These may be from later examination or certification loose, on any presently set gems, or for any other reasons not noted now.



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Internationally Certified Jewellery Appraisers and Gemologists

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17 January, 2020

Appraisal for Insurance Purposes Only

Agent Gary Meaden
Suite 6A. 47 High St
Auckland CBD
Auckland

Client:

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This page is a précis of the full appraisal on the item in the main body of the appraisal that follows.

A ring with a Tanzanite feature, 12 near colourless and 12 Pink *** Laboratory Grown diamonds, as accents.

Attached photographs have been enlarged for detail.



Replacement Value \$39,850.00
Indemnity Value \$39,850.00

AGL have included a 'Cover Note' and full Appraisal description. The cover and 3 pages must be together to make this Document complete.

NB: The listed estimated '**Replacement Value**' means when appraising it, *our opinion*, of a retail asking price for a similar '**new**' item, from the jeweller who made it, with any information supplied and used 'as mentioned'. Prevailing economic factors as listed at this date, while there are no changes to economic or prevailing 'Market Forces'.

'Indemnity Value' is *our opinion* of the item's value at the time of the appraisal, to compensate/indemnify the client after consideration of current factors such as deductions for wear to the mount or if mentioned any wear to gems. If the item is undamaged and new, '**Replacement Value**' and '**Indemnity Value**' are the same.

W. H. Palmer JASNZ Appraiser

AiSCV, AVS, (Appraisers International Society Certified Valuer - Reg#06) JASNZ Appraiser/Valuer (Snr Charter Member) GG AJP (GIA),

NB: Appraisal should be complete with the attached cover note, as it has important information, as to conditions of use of the appraisal.

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