

Insurance Appraisal

DATE COMPLETED
JANUARY 24, 2026

APPRAISAL NUMBER
9516-0001-0062

DOCUMENT FUNCTION
INSURANCE APPRAISAL

PREPARED FOR:
TO WHOM IT MAY CONCERN

CUSTOMER ADDRESS:
NOT AVAILABLE



PRECIOUS METAL PRICES

- Gold: NZD \$288.34/g
- Silver: NZD \$6.25/g
- Platinum: NZD \$146.17/g
- USD \$1.00 => NZD \$1.70

1 × 18CT WHITE GOLD DIAMOND AND EMERALD CLUSTER RING

Size: Ring size P.

Weight: Total weight 3.46 grams.

Material, Design, Stamping & Condition:

A lady's diamond and emerald cluster ring, cast and hand-assembled in polished, milgrained and rhodium-plated 18ct white gold. It features a central natural octagonal rose-cut diamond in a bezel setting, framed by sixteen trapezoid step-cut emeralds in a milgrain-edged halo. The shoulders are accented with six round brilliant-cut diamonds (three to each side) and twin transverse grooves. The cluster is set above a pierced gallery and finished with a cathedral-style soft-square shank measuring approximately 1.86 mm to 2.59 mm in width. Stamped "D0.782ct d0.074ct e0.25ct" and "18K". Presented in new condition.

FULL BEZEL SET IN 18 CARAT WHITE GOLD IN THE CENTER WITH:

One (1) modified rose cut natural diamond

Measurements:	5.51mm - 6.55mm in diameter x 2.04mm in depth.
Carat Weight:	0.78 ct.
Colour:	J
Clarity:	SI1
Fluorescence (LW):	Faint Blue
Comments:	The diamond is accompanied by an AGL report (No. 0038906).

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

Sixteen (16) natural, trapezoid-shaped, emeralds

Species:	Natural Beryl
Variety:	Natural Emerald
Total Carat Weight:	0.25 ct.
Clarity:	Slightly Included (Type III)
Comments:	Light green, WOC/Munsell colour reference: 5G 6/6, grade 5/10.

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

Six (6) round brilliant cut natural diamonds

Measurements:	1.30mm - 1.50mm in diameter x ~0.85mm in depth.
Weight Range:	0.010 ct. - 0.015 ct.
Total Carat Weight:	0.074 ct.
Colour:	F - G
Clarity:	SI1 - SI2
Fluorescence (LW):	None / Inert - Medium Blue

NZD \$8,950.00

New Replacement Value (NRV)

*Value includes sales tax(es).

Victoria Van

Victoria Van, G.G.

GIA Graduate Gemologist, Registered Master Valuer(RMV)