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Insurance Appraisal

OXFORD
JEWELLERY VALUERS

DATE COMPLETED
MARCH 15, 2026

APPRAISAL NUMBER
9516-0026-0062

DOCUMENT FUNCTION
INSURANCE APPRAISAL

PREPARED FOR:
TO WHOM IT MAY CONCERN

CUSTOMER ADDRESS:
NOT AVAILABLE

1 x 18CT BLUE SAPPHIRE AND DIAMOND CLUSTER RING



Size:
Ring size P.

Weight:
Total weight 5.31 grams.

Condition:
Presented in new condition.

Stamping:
Marked "S3.04ct d0.48ct" and "18K".

Material & Design:

A lady's diamond and blue sapphire cluster ring, cast and hand-assembled in polished 18-carat yellow gold. The design features a central cushion-shaped blue sapphire secured by four black rhodium-plated claws, surrounded by sixteen accent diamonds set within an outer black rhodium-plated surround. The sapphire and diamond settings are mounted within a tapered cup-shaped setting with linear grooves. The shoulders of the shank are further accented with two parallel transverse grooves. The ring is finished with a soft-square shank, tapering from approximately 2.22 mm to 2.17 mm in width.

4-CLAW SET IN THE CENTER WITH:

One (1) natural, rectangular cushion-shaped, sapphire

Species:	Natural Corundum
Variety:	Natural Sapphire
Measurements:	9.82mm x 6.69mm x 4.95mm in depth.
Carat Weight:	3.04 ct.
Transparency:	Transparent
Clarity:	Moderately Included (Type II)
Comments:	Moderate blue, WOC/Munsell colour reference: 5PB 5/8, grade 5/10.

SHARED-PRONG SET ON THE HALO(S) WITH:

Sixteen (16) round brilliant cut natural diamonds

Measurements:	1.90mm in diameter x ~1.16mm in depth.
Total Carat Weight:	0.480 ct.
Colour:	F - G
Clarity:	S11 - S12
Fluorescence (LW):	None / Inert - Medium Blue

NZD \$17,300.00

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

Victoria Van

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

PRECIOUS METAL PRICES

MARKET PRICES ON MARCH 14TH, 2026

- Gold: NZD \$279.46/g
- Silver: NZD \$4.49/g
- Platinum: NZD \$112.68/g
- USD \$1.00 => NZD \$1.73