

Insurance Appraisal

DATE COMPLETED
JANUARY 21, 2026

APPRAISAL NUMBER
9516-0024-0062

DOCUMENT FUNCTION
INSURANCE APPRAISAL

PREPARED FOR:
TO WHOM IT MAY CONCERN

CUSTOMER ADDRESS:
NOT AVAILABLE



1 X 18CT WHITE GOLD SAPPHIRE AND DIAMOND THREE-STONE RING

Size:
Ring size P.

Weight:
Total weight 3.39 grams.

Condition:
Presented in new condition.

Stamping:
Marked "S1.84ct d0.428ct" and "18K".

Material & Design:
One lady's three-stone ring, cast and hand-assembled in 18ct white gold, featuring a central oval-shaped blue sapphire flanked by two oval-shaped diamonds, arranged in a linear formation. Each gemstone is secured in a double-bezel setting with four claws. The ring is finished with a half-round shank, tapering from approximately 2.80 mm to 1.86 mm in width.

PRECIOUS METAL PRICES

- Gold: NZD \$297.89/g
- Silver: NZD \$6.42/g
- Platinum: NZD \$148.65/g
- USD \$1.00 => NZD \$1.71

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

One (1) natural, oval-shaped, modified brilliant cut sapphire

Species:	Natural Corundum
Variety:	Natural Sapphire
Measurements:	8.36mm x 6.20mm x 4.50mm in depth.
Carat Weight:	1.84 ct.
Cut Style: Crown:	Modified Brilliant Cut
Transparency:	Transparent
Clarity:	Slightly Included (Type II)
Comments:	Strong blue, WOC/Munsell colour reference: 5PB 4/10. Grade 6/10.

4-CLAW SET IN 18 CARAT WHITE GOLD ON THE SIDE(S) WITH:

Two (2) modified oval brilliant cut natural diamonds

Measurements:	4.50mm x 3.45mm
Total Carat Weight:	0.428 ct.
Colour:	F - G
Clarity:	SI1
Fluorescence (LW):	None / Inert - Faint Blue

NZD \$10,500.00

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

Victoria Van

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