

# Insurance Appraisal

DATE COMPLETED  
JANUARY 28, 2026

APPRAISAL NUMBER  
9516-0031-0062

DOCUMENT FUNCTION  
INSURANCE APPRAISAL

PREPARED FOR:  
TO WHOM IT MAY CONCERN

CUSTOMER ADDRESS:  
NOT AVAILABLE



## PRECIOUS METAL PRICES

- Gold: NZD \$295.86/g
- Silver: NZD \$6.33/g
- Platinum: NZD \$145.39/g
- USD \$1.00 => NZD \$1.68

## 1 X 18CT GOLD GREEN TOURMALINE AND DIAMOND CLUSTER RING

Size:  
Ring size P.

Weight:  
Total weight 3.80 grams.

Stamping:  
Stamped "1.80ct d0.228ct".

Condition:  
Presented in new condition.

### Material & Design:

A lady's green tourmaline and diamond cluster ring, cast and hand-assembled in polished, milgrained 18ct yellow gold. The design features a central rectangular step-cut (emerald-cut) green tourmaline secured by four claws, surrounded by twenty-four accent diamonds set within a milgrain-edged halo. The shoulders are further accented with fourteen diamonds, seven set into each shoulder. The cluster is positioned above a pierced gallery, and the ring is finished with a cathedral-style soft-square shank measuring approximately 1.85 mm to 2.09 mm in width.

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

One (1) natural, cut-cornered rectangular-shaped, green tourmaline

Species:	Natural Tourmaline
Variety:	Natural Green Tourmaline
Measurements:	7.86mm x 5.70mm x 4.52mm in depth.
Carat Weight:	1.80 ct.
Clarity:	Slightly Included (Type II)
Comments:	Moderate green, WOC/Munsell colour reference: 5G 4/6, grade: 5.5/10.

### BEAD SET IN 18 CARAT WHITE GOLD ON THE MOUNT WITH:

Thirty-eight (38) round brilliant cut natural diamonds

Measurements:	1.10mm in diameter x ~0.67mm in depth.
Total Carat Weight:	0.230 ct.
Colour:	F - G
Clarity:	SI1 - SI2
Fluorescence (LW):	None / Inert - Faint Blue

**NZD \$5,650.00**

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

*Victoria Van*

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