JEWELLERY SERVICES
EST.1986

Retail Valuation

DATE COMPLETED	APPRAISAL NUMBER	SKU / STOCK NUMBER	DOCUMENT FUNCTION
OCTOBER 13, 2026	**J26-098326**	**3715011**	**RETAIL VALUATION**

PREPARED FOR:	CUSTOMER ADDRESS:
WESTENDE JEWELLERS	**NOT AVAILABLE**

DIAMOND CLUSTER PENDANT

The pendant is crafted in 18ct yellow and white gold with rhodium plating, cast assembled, finished with a high polish. The pendant features a central oval shaped multiple halo channel and claw cluster containing Tapered Baguettes and Round Brilliant Cut Diamonds with open basket style mount, closed "V" shape bail. Stamped "750". The "DV" trademark , Total weight: 3.23 grams. The pendant is presented in very good condition.

Thirty-one (31) round brilliant cut natural diamonds

Measurements	1.80mm - 1.90mm in diameter x ~1.13mm in depth.
Weight Range	0.023 ct. - 0.027 ct.
Estimated Total Weight	0.780 ctw.
Colour	H - J
Clarity	SI1 - SI2

Twenty-eight (28) tapered baguette cut natural diamonds

Measurements	2.10mm x 1.05mm x ~0.68mm in depth.
Weight Range	0.012 ct. - 0.016 ct.
Estimated Total Weight	0.390 ctw.
Colour	G - I
Clarity	SI1 - SI2

INSTRUMENTS USED

- Binocular Microscope
- Diamond Color Masters
- Diamond Grading Light
- Electronic Scale
- Lab Grown Diamond Tester
- Loupe 10x
- Millimeter Gauge
- Ring Mandrel

PRECIOUS METAL PRICES

- Gold: NZD $239.24/g
- USD $1.00 => NZD $1.79

NZD $7,500.00

Estimated Retail Value
*Value includes sales tax(es).

Georgina Stockton

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GIA Graduate Gemologist /Jewellery Valuer

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LEGAL DISCLAIMER: This document is intended for insurance purposes only, being an estimate of the cost to replace the article(s) at full retail prices in effect at this date. The information recorded on this appraisal represents our interpretation of results obtained from gemological instruments and grading techniques designed for this purpose. Any modifications applied to the original piece including but not limited to metal structure and composition alteration, diamond and gemstone (shape, cut, colour, clarity, size, hue, saturation, etc.) replacement or alteration will void this appraisal. Jewellery polishing and sizing will not affect the status of this appraisal. Due to the subjective nature of gemological appraisals, results may vary considerably between appraisers. We have completed this identification and evaluation accurately and objectively, to the best of our knowledge and abilities. This document was generated using the Instappraise appraisal platform.

JEWELLERY SERVICES LIMITED

Purpose of This Report – Insurance
This valuation has been prepared specifically for insurance cover in the name of the client shown on the report. It provides an expert opinion of the existence, quality, and estimated replacement value of the items described. It is not proof of ownership and cannot be used for sale or re-sale purposes. Please keep this report in a safe place and forward a copy to your insurer so your jewellery is fully covered.

Basis of Valuation – Estimated Retail Replacement Value
Values represent the estimated cost to replace each item with a comparable new piece of equivalent quality at a recognised retail jeweller in New Zealand, at current market prices including GST. Figures include reasonable allowances for fluctuations in material and labour costs over the next 12 months. For continued accuracy, we recommend a review every two years or sooner if market conditions change significantly.

Limitations & Conditions
All opinions are based on our inspection of the items in their current settings and the information available at the time of valuation.

Carat weights and grades have been determined by accepted gemmological methods; precious-metal fineness has been confirmed using electronic or non-destructive XRF testing where required.

Results may vary slightly between valuers due to differences in methodology, equipment, and interpretation; no liability for consequential loss is accepted.

Any modifications/alterations, damage, replacement of stones, or any undisclosed treatments that affect quality may influence the accuracy of the valuation.

Some gemstones may have been subject to treatment/s that require more advanced testing, and detection is limited to what is visible within the parameters of the setting during inspection. Some treatments require advanced gemmological laboratory testing to identify and quantify, which may be beyond the scope of this report.

Care of Your Schedule
Your valuation schedule is the key document used by insurers to settle a claim in the event of loss. Keep it separate from your jewellery and notify us if items are altered, sold, or upgraded so the schedule stays accurate.

Independent & Confidential
Jewellery Services Limited acts as an independent valuer. Any retail pricing, sale pricing, or final customer sale amount is determined solely by the retailer or selling entity. Jewellery Services Limited does not influence or control any pricing decisions. All opinions expressed are based on professional expertise, gemmological testing, and current market data. Information supplied is held in strict confidence between the valuer and the client.

Updates & Future Reviews
We encourage clients to request a review every two years to ensure values keep pace with retail pricing trends. Update fees are generally lower than full re-valuations when the jewellery remains unchanged.

Declaration
Jewellery Services Limited certify that the items described in this report have been inspected and valued in accordance with accepted New Zealand & International Valuation Standards and to the best of our knowledge the details are true and correct at the date shown.

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