



# INSURANCE APPRAISAL REPORT

Report Number

**#6326-101148-1**

Prepared by

**Wellington Jewellery Valuations**

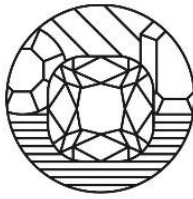
Prepared for

**To Whom It May Concern**

Report completed on:

**Sunday, March 26th, 2023**

NICHOLAS TSALIS  
Gemmologist & Jewellery Valuer  
FGA, GAA Diamond Grading  
Member of the JVSNZ



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**W E L L I N G T O N**  
J E W E L L E R Y V A L U A T I O N S

DATE COMPLETED  
MARCH 26, 2023

DOCUMENT NUMBER  
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DOCUMENT FUNCTION  
INSURANCE APPRAISAL

PREPARED FOR:  
TO WHOM IT MAY CONCERN

CUSTOMER ADDRESS:  
NOT AVAILABLE

**A LOOSE PINK TOURMALINE**

One (1) natural, pear-shaped, brilliant cut, medium, slightly purplish pink pink tourmaline

Species ..... Natural Tourmaline  
Variety ..... Natural Pink Tourmaline  
Measurements ..... 13.57mm x 10.72mm x 7.71mm in depth.  
Carat Weight ..... 6.36 ct.  
Fluorescence ..... Inert  
Clarity ..... Moderately Included  
Cut ..... Very Good  
Comments ..... ISCC/WOC Colour grade reference: 2.5RP-4/10-12



**INSTRUMENTS USED**

- Binocular Microscope
- Chelsea Filter
- Cross Polarized Filters (CPF)
- Gemstone / Diamond Tester
- Loupe 10x
- Millimeter Gauge
- Polariscope
- Refractometer
- Ultraviolet (UV) Light

**METAL PRICES**

- Gold: NZD \$2,580.75/toz.
- Silver: NZD \$26.94/toz.
- Platinum: NZD \$1,291.61/toz.
- Palladium: NZD \$3,115.56/toz.
- USD \$1.00 => NZD \$1.52

**NZD \$2,950.00**

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

*Nicholas Tsalis*

**Nicholas Tsalis, FGA, GAA Diamond Cert, MJVSNZ**  
Gemmologist & Jewellery Valuer



## Valuation summary

The item(s) submitted have been assessed and valued for the purpose stated on your valuation report.

Your valuation has been performed in accordance with New Zealand and International Valuation standards, conducted with best valuation practice methods and standard gemmological equipment.

The information recorded on this valuation represents our interpretation of results obtained from gemmological instruments and grading techniques designed for this purpose. Using an Insurance Valuation for re-sale purposes or in advertising for re-sale purposes may contravene the Fair Trading Act.

Any modifications applied to the original item including but not limited to metal structure and composition alteration, diamond and gemstone (shape, cut, color, clarity, size, hue, saturation, etc.) replacement or alteration will void this Valuation.

Due to the subjective nature of gemmological appraisals, results may vary considerably between Valuers. We have made this valuation to the best of our knowledge and ability, but can assume no liability for same, unless attributable to gross negligence, fraud or willful misconduct.

## Value Definitions

**Estimated Retail Replacement Value** - Our opinion of the cost to replace the article(s) in a retail Jewellery store in New Zealand. The value is based on full retail prices prior to store discounting and any price negotiation. The Valuation is valid for one year effective from the date completed.

**Estimated Resale/Fair Market Value** - Our opinion of the average current fair market value at which the appraised jewellery may be purchased or sold in the New Zealand Secondhand/Antique Market or between a willing buyer and a willing seller. The Valuation is valid for one year effective from the date completed.

**Estimated Cash Realization Value** - Our opinion of the most likely value of the article for cash realization, usually between 10-15% of the article's new retail value. Condition of the article is factored into this value.

## Limitations

Unless otherwise stated, all gemstone identifications, estimated carat weights, measurements and grades are assessed in their settings using industry standard methodology.

Actual weights and/or grades apply to diamonds and coloured gemstones that have been presented with a certificate or with details from the supplier. Any certificates or documentation withheld from the valuer at the time of the valuation may render this valuation invalid.

All precious metals are tested by acid and/or electronically and will this be stated on your valuation. The overall condition of each item has been checked and considered satisfactory unless otherwise stated.

It is common practice for gemstones to be subjected to acceptable treatment(s) to improve their colour and/or durability. Detection of certain treatments require advanced Gemmological testing equipment which is beyond the scope of this valuation.

## Valuers statement

I confirm that I have no financial interest or bias in relation to the property that is included in the valuation report.

I confirm that all the information stated on your valuation report is correct to the best of my knowledge and constitutes my opinion of a current value based on the assessment, research and valuation resources currently available to me. All information is kept confidential between the client and the Valuer. All values are in New Zealand dollars and include GST.

If you have any questions relating to your valuation or have any feedback, please contact me on 04 499 5756 or email directly to [nicholas@wjv.co.nz](mailto:nicholas@wjv.co.nz).

Thank you for choosing Wellington Jewellery Valuations.

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