



INDEPENDENT JEWELLERY VALUATIONS

GEMMOLOGIST - APPRAISER - EMAIL IJVNZMAIL@GMAIL.COM - PHONE 09 630 5731 021 280 1223

3 February, 2026



Agent - IJVNZ
Client - Suzanne Vesty

VALUATION FOR INSURANCE REPLACEMENT - BC.IJV Vesty2326-2

1 x 10ct multi-coloured stone bracelet

METAL	- Tests as approx. 9ct, unstamped	
MANUFACTURE	- Handmade	
LINK	- Yellow gold 3.3mm wide flat 2 bar gate link	
SETTINGS	- Yellow gold graduated articulated collet rub-over settings in one row	
CLASP	- Yellow gold box and tongue, with safety chain	
LENGTH	- 16.0cm	
WEIGHT	- 6.93 grams	
CONDITION	- Good. Minor wear to links, minor damage to 2x collet rub-overs. Zircon stones abraded/chipped	
AQUAMARINE	- 1x approx. 5.8x 5.2x 3.53mm cushion mixed cut, med. blue-green (2.5B 7/4),	est = 0.70 ct
HESSONITE GARNETS	- 1x approx. 7.5x 7.0x 3.50mm oval mixed cut, med. yellow-orange (2.5YR 5/12),	est = 1.60 ct
	- 1x approx. 6.8x 6.6x 4.66mm oval mixed cut, med. yellow-orange (2.5YR 5/12),	est = 1.80 ct
GARNET	- 1x approx. 8.0x 6.5x 4.44mm oval mixed cut, dk. pinkish red (7.5RP 4/12),	est = 2.00 ct
RUBY	- 1x approx. 6.7x 6.7x 4.36mm round mixed cut, dk. pinkish red (7.5RP 4/12),	est = 1.40 ct
TOPAZ	- 1x approx. 6.2x 5.8x 3.24mm oval mixed cut, lt. yellow (2.5Y 8/10),	est = 0.85 ct
ZIRCONS	- 1x approx. 6.5x 5.8x 4.01mm oval mixed cut, med. yellow (2.5Y 8/10),	est = 1.49 ct
	- 1x approx. 7.5x 6.7x 4.17mm oval mixed cut, lt. blue (2.5PB 8/4),	est = 2.00 ct
	- 1x approx. 8.4x 8.2x 5.45mm round mixed cut, med. yellow brown (10YR 6/10),	est = 3.20 ct
GRADES	- All stones few to moderate-heavy inclusions, grade 5/10	

NB: Stones assessed in settings, sizes and grades are approximate

REPLACEMENT VALUE \$14,000.00

Economic Factors - NZD\$ = USD\$.60 Gold = USD\$4890.00 Plat. = USD\$2148.00

SCOTT CRAIG FGAA GANZ

GEMMOLOGIST - APPRAISER

In my opinion the figures represent the value of the item for the purpose stated. I assume no responsibility for any action that may be taken on the basis of the appraisal- values can vary due to the subjective nature of some jewellery articles, differing retail margins and exchange rates. All amounts are in NZ dollars including GST. Diamonds are assumed to be natural unless stated and may require advanced testing to confirm if they are natural or synthetic. GIA grading is used for diamonds, Gemworld/Gemguide grading is used for coloured stones. Components are in sound wearable condition unless stated. Only non-destructive tests are used- unstamped metals may require further assay testing to confirm the exact composition. **Appraisals are not valid for reselling purposes**