






## Understanding Diamond Quality & Grading

To simplify the subject of diamond grading, the 4Cs relate to cut, colour, clarity and carat weight - a universal language that was established with the Gemological Institute of America (GIA). The combination of these factors determines a diamond's relative rarity and value. The 4Cs of Diamond Quality is the universal method for assessing the quality of any diamond, anywhere in the world.

### Diamond Grading Basics: The 4C's

Color	Clarity	Carat Weight	Cut Grade
D	FL Flawless	0.5 ct. Approx. ~5.1 mm	EXCELLENT
E			
F	IF Internally Flawless		
G			VERY GOOD
H	VVS1 Very Very Slightly Included 1	1.0 ct. Approx. ~6.4 mm	
I	VVS2 Very Very Slightly Included 2		
J			GOOD
K	VS1 Very Slightly Included 1	2.0 ct. Approx. ~8.1 mm	
L	VS2 Very Slightly Included 2		
M			FAIR
N	SI1 Slightly Included 1	3.0 ct. Approx. ~9.3 mm	
O	SI2 Slightly Included 2		
P			POOR
Q	I1 Included 1	5.0 ct. Approx. ~11.0 mm	
R	I2 Included 2		
S			
T			
U			
V			
W			
X			
Y			
Z	I3 Included 3		

#### CARAT WEIGHT:

Carat measures a diamond's weight. An objective measurement, carat weight is the most popular indicator for showing how large a diamond is.

#### COLOR GRADE:

Diamond colour refers to how colourless a diamond is. Colour is the second most important of the 4Cs of diamonds. The less colour, the higher the grade.

#### CLARITY GRADE:

Clarity assesses small imperfections within a diamond. Inclusions can occur naturally during the diamond forming process. Clarity is used to quantify and specify any inclusions.

#### CUT GRADE:

Cut measures how well-proportioned a diamond's dimensions are including the balance and brilliance of its facets. Diamond cut is considered the most important of the four Cs.

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**INSURANCE APPRAISAL  
#8063-100011-1**



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MARCH 28TH, 2024

**DETACHABLE NECKLACE**

One lady's custom-designed, designer-made, hand assembled, manufactured polished rhodium plated 14K white gold single strand princess, white topaz and yellow topaz classic-style uniform link necklace. The necklace weighs a total of 55.00 grams. Stamped "14K" and "585". In new condition. The necklace is Detachable. It can be worn in two ways. One as a Topaz Strand and the other as a Topaz Lariat.

**PRONG SET IN 14 KARAT WHITE GOLD WITH:**

**One (1) natural, emerald-cut, brilliant cut, yellow topaz**

SPECIES ..... NATURAL TOPAZ  
 VARIETY ..... NATURAL YELLOW TOPAZ  
 MEASUREMENTS ..... 20.00MM X 12.00MM X ~7.80MM IN DEPTH.  
 ESTIMATED WEIGHT ..... 17.84 CT.  
 CUT STYLE: CROWN ..... BRILLIANT CUT  
 CUT STYLE: PAVILION ..... BRILLIANT CUT  
 TRANSPARENCY ..... TRANSPARENT  
 TONE ..... LIGHT  
 COLOUR(S) ..... SLIGHTLY GREENISH YELLOW  
 TREATMENTS ..... NOT ENHANCED (N)

**PRONG SET IN 14 KARAT WHITE GOLD WITH:**

**One (1) natural, pear-shaped, modified brilliant cut, white topaz**

SPECIES ..... NATURAL TOPAZ  
 VARIETY ..... NATURAL WHITE TOPAZ  
 MEASUREMENTS ..... 20.00MM X 12.00MM X ~7.20MM IN DEPTH.  
 ESTIMATED WEIGHT ..... 12.20 CT.  
 CUT STYLE: CROWN ..... MODIFIED BRILLIANT CUT  
 CUT STYLE: PAVILION ..... MODIFIED BRILLIANT CUT  
 TRANSPARENCY ..... TRANSPARENT  
 TONE ..... COLORLESS/WHITE  
 TREATMENTS ..... NOT ENHANCED (N)

**PRONG SET IN 14 KARAT WHITE GOLD WITH:**

**Eighteen (18) natural, pear-shaped, brilliant cut, white topazes**

SPECIES ..... NATURAL TOPAZ  
 VARIETY ..... NATURAL WHITE TOPAZ  
 MEASUREMENTS ..... 8.25MM X 5.25MM X ~3.15MM IN DEPTH.  
 WEIGHT RANGE ..... 0.847 CT. - 1.089 CT.  
 ESTIMATED TOTAL WEIGHT ..... 17.34 CT.  
 CUT STYLE: CROWN ..... BRILLIANT CUT  
 CUT STYLE: PAVILION ..... BRILLIANT CUT  
 TRANSPARENCY ..... TRANSPARENT  
 TONE ..... COLORLESS/WHITE

**Eighteen (18) natural, pear-shaped, brilliant cut, white topazes (CONTINUED)**

TREATMENTS ..... NOT ENHANCED (N)

**PRONG SET IN 14 KARAT WHITE GOLD WITH:**

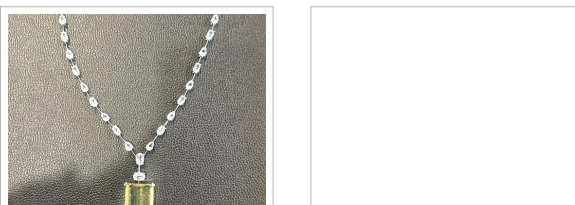
**Eighteen (18) natural, oval-shaped, modified brilliant cut, white topazes**

SPECIES ..... NATURAL TOPAZ  
 VARIETY ..... NATURAL WHITE TOPAZ  
 MEASUREMENTS ..... 8.50MM X 5.50MM X ~3.30MM IN DEPTH.  
 WEIGHT RANGE ..... 0.890 CT. - 1.441 CT.  
 ESTIMATED TOTAL WEIGHT ..... 20.59 CT.  
 CUT STYLE: CROWN ..... MODIFIED BRILLIANT CUT  
 CUT STYLE: PAVILION ..... MODIFIED BRILLIANT CUT  
 TRANSPARENCY ..... TRANSPARENT  
 TONE ..... COLORLESS/WHITE  
 TREATMENTS ..... NOT ENHANCED (N)

**PRONG SET IN 14 KARAT WHITE GOLD WITH:**

**Three (3) natural, oval-shaped, brilliant cut, white topazes**

SPECIES ..... NATURAL TOPAZ  
 VARIETY ..... NATURAL WHITE TOPAZ  
 MEASUREMENTS ..... 9.25MM X 6.25MM X ~3.75MM IN DEPTH.  
 WEIGHT RANGE ..... 1.441 CT. - 1.785 CT.  
 ESTIMATED TOTAL WEIGHT ..... 4.82 CT.  
 CUT STYLE: CROWN ..... BRILLIANT CUT  
 CUT STYLE: PAVILION ..... BRILLIANT CUT  
 TRANSPARENCY ..... TRANSPARENT  
 TONE ..... COLORLESS/WHITE  
 TREATMENTS ..... NOT ENHANCED (N)



**Estimated Retail Replacement Value**

Value shown below does not include VAT or sales tax(es).

**CAD \$11,192**

**Document prepared by:**

*Jinagna Shah*  
**Jinagna Shah, G.G.(GIA) , PJA, CJA**  
 Jewelry Designer & Appraiser

**Tools and Instruments used:**

- Binocular Microscope
- Chelsea Filter
- Cross Polarized Filters (CPF)
- CZ Master Color Set
- Diamond Color Masters
- Diamond Grading Light
- Dichroscope
- Electronic Scale
- FTIR
- GemSquare™ Color System
- Gemstone / Diamond Tester
- GIA DiamondDock
- GIA GemSet Hue Set
- GIA ID100®
- GIA Pearl Master Comparison Set
- Loupe 10x
- Measuring Tape / Ruler
- Metal Tester (Acids)
- Metal Tester (ED-XRF)
- Metal Tester (Electronic)
- Millimeter Gauge
- Moissanite Tester
- Polariscope
- RAMAN
- Refractometer
- Ring Mandrel
- Specific Gravity
- Spectroscope
- Synthetic/Lab Grown Diamond Tester
- Thermal Reaction Test (TRT)
- Ultraviolet (UV) Light
- UV-Vis-NIR
- World Of Color by GemWorld

**Precious Metal Prices:**

- Gold: CAD \$3,021.42/toz.

**This document was compiled and presented for:**

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