

Fair Claims Guide from IFI

Let us assume you have a damaged garment – How will you or your drycleaner or any legal arbitrator determine the adjustment amount?

Every textile product has a “life expectancy” according to its intended purpose, material content and the rate of change in fashion or style. Since an article may retain a degree of usefulness beyond the point of life expectancy, it has some residual value for as long as it remains in useful condition; however, this is usually a minimal monetary value. An article that is rendered unwearable, or worn out, within or beyond its normal life expectancy, has no value and no negotiable basis for adjustment regardless of the nature of the loss or damage. Sentimental value because of personal attachment is subjective and is ruled out as a valid consideration.

See Table I: Average Life Expectancy of Textile Items in Years

As with life expectancy, age and condition are also taken into consideration in deciding the value of a used textile article at the time of damage or loss. A very worn garment is less valuable than an identical garment of the same age in good condition. A garment also loses value with the passage of time, regardless as to whether or not its owner has obtained fullest use of it.

See Table II: Claims Adjustment Values Criteria

Here is a step-by-step method for calculating adjustment value:

1. Determine the replacement cost of the article.
2. Refer to Table I for the type of item and its life expectancy.
3. Refer to the appropriate column in Table II.
4. Read down the column to the actual age of the article.
5. Read across this line to the adjustment values and choose the value that best describes its condition.
6. Multiply this adjustment value by the replacement cost to determine the adjustment amount.

Table I: Average Life Expectancy of Textile Items in Years

APPAREL		HOUSEHOLD FURNISHINGS
Bathing Suits2	Fabric, lined & unlined.....3	Bedspreads6
Bathrobes	Rubber and plastic.....3	Blankets
Lightweight.....2	Shirts	Heavy wool and
Heavy or quilted.....3	Dress.....2	Synthetic fibers.....10
Wool.....3	Sports.....2	Lightweight.....5
Blazers	Wool or Silk.....2	Electric.....5
Cotton and blends.....3	Ski Jackets	Comforters5
Imitation suede*.....3	(including Down)2	Down.....5
Wool.....4	Skirts2	Fiberfill.....3
Coats and Jackets	Slacks	Curtains
(Outerwear)	Lounging & active sport.....2	Sheer.....3
Children's.....2	Dress.....3	Glass Fiber.....3
Cotton and blends.....3	Socks1	Draperies
Down.....3	Sport Coats	Lined.....5
Fur.....10	Cotton & synthetic blends.....3	Unlined.....4
Imitation fur or suede*.....3	Imitation suede*.....3	Sheer.....3
Leather and suede.....5	Wool and wool blends.....4	Glass fiber.....4
Plastic.....2	Suits	Sheets & Pillowcases2
Wool.....4	Cotton and synthetic.....2	Slipcovers3
Blouses3	Summer-weight wool.....3	Table Linen
Choir Robes6	Imitation suede*.....3	Fancy.....5
Dresses	Silk.....3	Other.....2
Casual.....2	Washable.....2	Towels3
Office.....3	Winter-weight wool.....4	Upholstery Fabrics5
Silk.....2	Sweaters3	
Evening	Ties1	
High Fashion.....3	Underwear	
Basic.....5	Foundation garments.....1	
Formal Wear5	Panties.....1	
Gloves	Slips.....2	
Fabric.....1	Uniforms1	
Leather.....2	Vests2	
Rainwear & Windbreakers		
Film & plastic coated.....2		

*Nonwoven only. Life expectancy for coated or flocked articles is two years.

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Table II: Claims Adjustment Values Criteria

Life Expectancy rating of article in years (from Table 1)						Adjustment Values		
1	2	3	4	5	10	Percent of Replacement Cost Depending on Condition		
		Age of	Article			Excellent	Average	Poor
0-4 mo.	0-4 mo.	0-4 mo.	0-4 mo.	0-4 mo.	> 1 year	100%	100%	100%
4-7 mo.	4-7 mo.	4-10 mo.	4-13 mo.	4-16 mo.	1-4 yrs.	75%	75%	60%
7-9 mo.*	7-13 mo.*	10-19 mo.	13-25 mo.	16-31 mo.	4-6 yrs.	70%	60%	45%
9-11 mo.*	13-19 mo.	19-28 mo.	25-37 mo.	31-46 mo.	6-8 yrs.	50%	40%	30%
11-13 mo.*	19-25 mo.	28-37 mo.	37-49 mo.	46-61 mo.	8-11 yrs.	30%	20%	15%
13 mo. & older	25 mo. & older	37 mo. & older	49 mo. & older	61 mo. & older	11 yrs. & older	20%	15%	10%
*Use only with "Average" column in figuring Adjustment Value								

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