

# **Bellingham Cleaners & Tailors Ltd.**

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## **IFI Fair Claims Guide (ANSI/IFI 1-1988)**

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.

This information courtesy of Bellingham Cleaners & Tailors Ltd.  
[www.bellinghamnett.com](http://www.bellinghamnett.com)

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

<b>APPAREL</b> <b>Bathing Suits</b> □ □ □ □ □ □ □ □ ..2 <b>Bathrobes</b> Lightweight □ □ □ □ □ □ □ □ ..2 Heavy or quilted □ □ □ □ □ □ □ □ .3 Wool □ □ □ □ □ □ □ □ □ □ .3 <b>Blazers</b> Cotton and blends □ ..□ □ □ 3 Imitation suede* □ □ □ □ □ □ □ □ .3 Wool □ □ □ □ □ □ □ □ □ □ .4 <b>Coats and Jackets (Outerwear)</b> Children's □ □ □ □ □ □ □ □ □ □ .2 Cotton and blends □ □ ..□ □ □ 3 Down □ □ □ □ □ □ □ □ □ □ ...3 Fur □ □ □ □ □ □ □ □ □ □ □ □ ..10 Imitation fur or suede*...□ □ □ 3 Leather and suede □ □ □ □ □ □ □ □ .5 Plastic □ □ □ □ □ □ □ □ □ □ ..2 Wool □ □ □ □ □ □ □ □ □ □ □ □ .4 <b>Blouses</b> □ □ □ □ □ □ □ □ □ □ □ □ 3 <b>Choir Robes</b> □ □ □ □ □ □ □ □ □ □ □ □ 6 <b>Dresses</b> Casual □ □ □ □ □ □ □ □ □ □ □ □ ..2 Office □ □ □ □ □ □ □ □ □ □ □ □ □ □ 3 Silk □ □ □ □ □ □ □ □ □ □ □ □ □ □ 2 <b>Evening</b> High Fashion □ □ □ □ □ □ □ □ □ □ ...3 Basic □ □ □ □ □ □ □ □ □ □ □ □ □ □ 5 <b>Formal Wear</b> □ □ □ □ □ □ □ □ □ □ □ □ 5 <b>Gloves</b> Fabric □ □ □ □ □ □ □ □ □ □ □ □ □ □ ...1 Leather □ □ □ □ □ □ □ □ □ □ □ □ □ □ .2 <b>Rainwear &amp; Windbreakers</b> Film & plastic coated □ □ □ □ □ □ □ □ □ □ .2	Fabric, lined & unlined □ □ □ □ □ □ □ □ □ □ ..3 Rubber and plastic □ □ □ □ □ □ □ □ □ □ ...3 <b>Shirts</b> Dress □ □ □ □ □ □ □ □ □ □ □ □ □ □ .2 Sports □ □ □ □ □ □ □ □ □ □ □ □ □ □ .2 Wool or Silk □ □ □ □ □ □ □ □ □ □ □ □ ...2 <b>Ski Jackets (including Down)</b> □ □ □ □ □ □ □ □ □ □ .2 <b>Skirts</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ .2 <b>Slacks</b> Lounging & active sport □ ..□ □ □ .2 Dress □ □ □ □ □ □ □ □ □ □ □ □ □ □ .3 <b>Socks</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ .1 <b>Sport Coats</b> Cotton & synthetic blends □ □ □ □ □ □ □ □ □ □ ...3 Imitation suede* □ □ □ □ □ □ □ □ □ □ .3 Wool and wool blends □ □ □ □ □ □ □ □ □ □ ...4 <b>Suits</b> Cotton and synthetic □ □ □ □ □ □ □ □ □ □ .2 Summer-weight wool □ □ □ □ □ □ □ □ □ □ □ □ ...3 Imitation suede* □ □ □ □ □ □ □ □ □ □ □ □ .3 Silk □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ .3 Washable □ □ □ □ □ □ □ □ □ □ □ □ □ □ ...2 Winter-weight wool □ □ □ □ □ □ □ □ □ □ □ □ ...4 <b>Sweaters</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ .3 <b>Ties</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ .1 <b>Underwear</b> Foundation garments □ □ □ □ □ □ □ □ □ □ □ □ ...1 Panties □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ .1 Slips □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ .2 <b>Uniforms</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ ..1 <b>Vests</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ .2	<b>HOUSEHOLD FURNISHINGS</b> <b>Bedspreads</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ .6 <b>Blankets</b> Heavy wool and Synthetic fibers □ □ □ □ □ □ □ □ □ □ □ □ 10 Lightweight □ □ □ □ □ □ □ □ □ □ □ □ □ □ ..5 Electric □ □ □ □ □ □ □ □ □ □ □ □ □ □ .5 <b>Comforters</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 5 Down □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 5 Fiberfill □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 3 <b>Curtains</b> Sheer □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 3 Glass Fiber □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 3 <b>Draperies</b> Lined □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ .5 Unlined □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ .4 Sheer □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 3 Glass fiber □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 4 <b>Sheets &amp; Pillowcases</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ .2 <b>Slipcovers</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 3 <b>Table Linen</b> Fancy □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 5 Other □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 2 <b>Towels</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ ..3 <b>Upholstery Fabrics</b> □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ □ 5
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\*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 <input type="checkbox"/> Average <input type="checkbox"/> column in figuring Adjustment Value								

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