

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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