

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

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