



SERVICE REQUEST

Store _____ Date _____ Invoice Number _____

Klinke Employee Handling Request _____

Customer's Name (Mr./Ms.) _____
Last First Middle Initial

Address _____
Street City State Zip

Telephone _____ Article was: Lost / Damaged / Cleaning Refund / Other
Home Office (circle one)

Date Article Was Brought To Us _____ Date Article Due _____

Description
Name of Article: _____

Color(s): _____ Size: _____

Brand Name or Other Description: _____

Where Purchased: _____
Store City State

When Purchased: _____ Purchase Price: \$ _____ Receipt: Yes / No

Amount to be Paid: _____ CR: _____

Reason For Service Request _____

Additional Comments _____

All claim adjustments are based on the National Fair Claims Adjustment
Guide for Consumer Textile Products. (See back of this form).

NATIONAL FAIR CLAIMS ADJUSTMENT GUIDE FOR CONSUMER TEXTILE PRODUCTS

The National Fair Claims Adjustment Guide is a method of appraising the worth of a textile article for claims adjustment purposes.

Drycleaners, retailers, and others have long felt the need for an impartial basis of calculating the value of an article that is subject of a claim. Usually both customer and businessman want to be fair. But with no clearly defined table of depreciation values to guide them, each seems inclined to suspect the other of driving an unduly hard bargain.

To help satisfy this need, the International Fabricare Institute has created a guide based on long used practices in the claims adjustment field. In developing it, IFI consulted with a leading claims adjustment organization in the insurance field as well as with the Association of Better Business Bureaus, the National Retail Merchants Associations, the National Association of Retail Clothiers and Furnishers, and the American Home Economics Association.

VALUE INFLUENCED BY MANY FACTORS. Many factors are taken into account when deciding the value of a used textile article in adjusting a claim. How long it is expected to perform satisfactorily, how much it has been used, and the depreciative effect of style changes, all have a bearing on its monetary value. A well-worn garment is less valuable than an identical garment of the same age that is in good condition. A garment loses value merely with the passage of time because of changes in style and appearance. As with an automobile, which depreciates in value regardless of the miles it is driven, a garment or other textile, product also loses value even if its owner has not obtained the fullest use of it.

Differences in monetary value also result from differences in basic characteristics of the article. For example, a lined drapery will give longer service than an unlined one, sheer curtains or draperies generally do not last as long as heavier drapery fabrics. All these factors have been taken into account in arriving at a fair claims adjustment.

LIFE EXPECTANCY AND RESIDUAL VALUE. All textile articles have a certain "life expectancy" based on intended use and the rate of change in fashion or style which customarily takes place—a woman's dress is likely to lose style value a little more quickly than men's wear. Beyond its term of life expectancy an article retains a "residual value" for as long as it remains in useful condition. This is usually a minimum monetary value except in case of heirlooms or articles that have a recognized "antique or historical value" based on the current market demand for such products. Because people often form sentimental attachments which tend to inflate the value of articles they own, "sentimental value" has been ruled out as a valid consideration.

EFFECT OF WEAR ON ADJUSTMENT VALUE. It is assumed that any article "worn out" by excessive, unrestricted use or other unusually severe condition of service within the term of its life expectancy shall be considered to have no negotiable basis for adjustment regardless of the nature of the loss or damage.

Three levels of condition are defined in relation to the amount of use and care the article has had:

Excellent Condition: having the appearance of an exceptionally well-cared for article which belies its age.

Average Condition: having the appearance expected of an article which has had reasonable use, considering its age.

Poor Condition: having the appearance of extensive use but not of abuse. Evidence of repairs, the presence of well-worn areas and permanent discolorations, provided they do not destroy the usefulness of the article, are considered to be signs of poor condition.

BASIS FOR CLAIMS ON ARTICLES HAVING COMPLEMENTARY VALUE. Liability for adjustment shall be limited only to those items actually received for servicing. For example, unless all three pieces of a three-piece suit are sent to be dry-cleaned, liability shall extend only to the part of the garment actually handled. Likewise, responsibility for damage to one drapery of a set of several draperies shall be limited to the one drapery received, unless the entire set is processed.

When the damage occurs in one part of a two or three-piece matching suit, the effect on value of the suit shall vary according to the part damaged as follows:

Trousers or skirt—same as entire garment

Coat or jacket—70% of replacement cost of garment

Vest—20% of replacement cost of garment

These differentials are based on the assumption that a matching suit continues to be wearable to some degree, depending on the part damaged. For example, trousers can be worn separately, but the coat is usually of little value without the trousers. Items sold as coordinated "separates," such as sweaters, skirts, and blouse ensembles are treated as individuals, unrelated articles because they can be used independently.

AGE OF THE TEXTILE PRODUCTS. The age of an article shall be calculated from the time of its purchase as a new article. This age may be determined by receipt of purchase, by store records, by informed opinion, or negotiation.

LOST ARTICLES. In the case of lost articles, which are not available for examination, it shall be assumed that they were in "average" condition.

CALCULATION OF CLAIMS ADJUSTMENT VALUES

Condition of Article:	Excellent	Average	Poor
<u>Age of Article</u>	<u>% of Replacement Cost Per Condition</u>		
Less than 3 months	100%	100%	100%
Less than 1 year	80%	80%	70%
1 year to 2 years	70%	60%	60%
2 years to 4 years	60%	50%	40%
4 years and older	40%	30%	20%