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AMERICAN NATIONAL STANDARD

FAIR CLAIMS GUIDE

FOR

CONSUMER TEXTILE PRODUCTS

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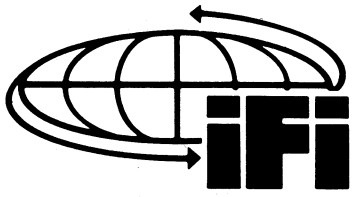

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This standard provides guidelines for determining responsibility or liability for claims adjustment purposes for textile products. The guidelines are intended to be used for reference in claims involving textile products, and as a source for definitions pertaining to textile performance, cleaning, renovation procedures, and damage problems.

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FOREWORD

Originally introduced in 1961 as an adjustment formula for the settlement of damage claims for consumer textile products, the *Fair Claims Guide for Consumer Textile Products* was expanded in 1964 to include criteria for determining responsibility for such damage. Terminology, labeling, causes of damage, and product classification were included at that time.

The current revision reflects the Federal Trade Commission's (FTC) rule on Care Labeling of Textile Wearing Apparel and Certain Piece Goods as amended effective January 2, 1984.

The *Guide* was developed by consensus, in a process similar to that used by formal standards-making bodies. The following organizations recognized as having an interest in the *Fair Claims Guide for Consumer Textile Products* were contacted prior to approval of the standards. Inclusion in this list does not necessarily imply that the organization concurred with the submittal of the standard to **ANSI**:

American Apparel Manufacturers Association
American Retail Federation
American Textile Manufacturers Institute
Better Business Bureau of Seattle
Council of Better Business Bureaus
Fashion Institute of Technology
Federation of Apparel Manufacturers
Man-Made Fibers Producers
Monsanto Company
National Cotton Council of America
National Retail Merchants Association
Philadelphia College of Textiles & Science
The Wool Bureau

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SECTION 1 SCOPE

The American National Standard *Fair Claims Guide for Consumer Textile Products* is a reference for use in claims involving textile products, and a source for definitions pertaining to textile performance, cleaning and renovation procedures, and damage problems. Its purpose is to provide guidelines for determining responsibility or liability for claims adjustment purposes.

SECTION 2 PURPOSE

The *Guide* is useful for educational as well as arbitrational purposes. It is used by drycleaners, launderers, insurance adjusters, retailers, Better Business Bureaus, and government agencies around the world. It has been adopted as a required text at the Fashion Institute of Technology, a community college sponsored by the fashion industry under the State University of New York.

The *Guide* is based on the following premises:

(1) That the provisions of FTC's Care Labeling Rule as amended (1984), require adequate instructions and warnings so as to allow refurbishment of covered textile articles to a condition acceptable to the consumer.

(2) That, in the absence of permanent care instructions, the nature and purpose of a textile product or leather article will automatically suggest an appropriate level of serviceability and performance.

(3) That damage and product performance problems will normally, clearly, and logically fall into specified areas of responsibility or liability.

(4) That fair adjustment values can be determined by a formula based on life expectancy, age and condition of the article, and replacement cost.

(5) That when care label instructions are carried out by a drycleaner or launderer in accordance with appropriate definitions and a failure results, the responsibility for product failure must rest elsewhere.

2.1 Damage and Responsibility

A determination of the cause of damage can often be made because of the obvious nature of the damage, previous experience with that type of damage, or on the basis of explanatory literature on the subject. In some cases, an additional technical examination by a textile laboratory may be necessary to determine the specific cause. Once the cause of the damage is identified, responsibility can usually be assigned to the consumer, manufacturer, launderer, or drycleaner.

2.2 Lost Articles and Responsibility

In claims involving lost textile articles, it is assumed that evidence exists that the article was submitted for servicing, and that while in the temporary custody of the servicing agency (drycleaner, launderer, or retailer), it was lost and is beyond hope of recovery. In the absence of such evidence, a clear determination of responsibility or liability for a claim adjustment cannot be made.

2.3 Application to the Buyer-seller Relationship

The buyer-seller relationship in a claims situation is defined as the relationship between a servicing agency and its customer, or between the product maker or retailer and the next immediate customer. The chain of responsibility lies only in a route opposite that through which the product advances, from producer to retailer to consumer to servicing agency.

The *Guide* is useful at any point in this chain as a source of information, but responsibility for adjustments is limited to the buyer-seller relationship.

Where an item is defective, manufacturers generally hold to the policy that adjustments will be made only with their customers of record, e.g., the retailer or wholesaler. The consumer should, therefore, seek redress for product failure first from the store that sold the product.

The store can, in turn, seek redress from either the wholesaler or manufacturer, according to which source sold the product originally. The wholesaler may then go back to the manufacturer, and the manufacturer to whatever other firms were involved in the production of the article or components thereof.

A drycleaner or launderer may assist his or her customer in obtaining information from any source about a product or a problem involving a product, but actual negotiation of an adjustment must usually be arranged between the buyer and seller or their legally constituted representatives.

2.4 Product Performance Guarantees

Nothing in this *Guide* is intended to negate or contradict the terms of any warranty or guarantee of performance or limitation of service life that was a part of the promotion and sale of a product.

The *Guide* contains criteria based on well established practice, on knowledge accumulated by authorities in the field of textile performance, and on agreements reached in standards-making bodies.

It is in no way intended to interfere with the legal rights of individuals. The *Guide* is not a substitute for, or meant to be, in conflict with any Federal, state, or municipal laws related to the content of consumer textile products, to the meaning of terms used to describe them, or to specifications of their performance or quality.

3.1 Life Expectancy

Every textile product may be deemed to have a "life expectancy" according to its intended purpose, material content, and the rate of change in fashion or style. (See Table I, page 17.) Questions relating to the serviceability of a product are considered in this *Guide* only within the period of life expectancy of that product. An article may retain a degree of usefulness beyond the point of "life expectancy". It therefore has some residual value for as long as it remains in useful condition. This is usually a minimal monetary value except in the case of heirlooms with a recognized antique or historical value based on the current market demand for such products. "Sentimental value" because of personal attachment is subjective and is ruled out as a valid consideration.

3.2 Care Labeling Rule

Most clothing products sold in the United States are required by the Federal Trade Commission to have a care instruction label permanently attached. For clothing products covered under the care labeling rule, instructions must:

(1) give a regular care procedure "necessary for the ordinary use and enjoyment of the product,"

(2) warn when any part of the specified care procedure, which a consumer or professional cleaner could reasonably be expected to use, would harm the product or other items being cleaned with it, and

(3) must warn if a product cannot be cleaned by any method without being harmed.

Any person who undertakes to perform a care process other than that specified or allowed by the care instructions assumes full responsibility for that care process, unless the owner of the product has authorized the service beyond a reasonable doubt. For example, a drycleaner who wetcleans or launders a garment that only carries care instructions for drycleaning assumes full responsibility for any consequential damage.

Absence of a permanent care label on a product automatically returns the product to its implied serviceability status with respect to the appropriate customary method of care to be used.

3.3 Serviceability

This *Guide* primarily addresses clothing products covered by the provisions of the Care Labeling Rule. For products covered by the Rule, the permanent care label must give a regular care procedure which will provide for the ordinary use and enjoyment of the product, or must warn that the product cannot be cleaned by any method without being damaged.

For those products not covered by the Rule (for example, household items, leathers, suedes, etc.) or those products which are required to have a permanent care label but do not, two types of serviceability—implied and specified—are considered in this *Guide* as follows:

3.3.1. Implied Serviceability

A minimum degree of serviceability or quality of performance is implied in any unlabeled textile product by reason of its nature, purpose, material content, and customary use.

An article that is cleaned, renovated, or refreshed in an appropriate and customary method, as defined elsewhere in this *Guide*, is expected not to:

(1) shrink or stretch out of size or shape,

(2) become yellow, grey, or otherwise discolored,

(3) lose or change color, or stain other materials, or

(4) become stiff, limp, or otherwise altered in hand or texture.

For example, a man's dress wool suit with no care label is implied to be drycleanable as an appropriate and customary method. It cannot be assumed that it is washable. Another example is a drapery that is drycleanable according to its implied serviceability characterization. However, if it cannot be cleaned in the standard solvents used by most drycleaning plants, such a limitation must be stated. Responsibility for damage if it is drycleaned in these solvents is avoided by the manufacturer/retailer only by the use of a label specifying the solvent limitation.

3.3.2. Specified Serviceability

A specified serviceability quality or characteristic is one that is specified by the manufacturer, but not normally implied and/or expected of a product by reason of its nature, purpose, material content, or customary use. The specified quality may be either an added performance capability (such as a minimum guaranteed life), or a performance limitation (such as fading to be expected).

Specified serviceability characteristics that are peculiar to or exceptional in a product can only be recognized through some form of clearly visible, permanently affixed instructions or information which sets forth the special advantage or limitation.

3.4 Product Failure

A product has failed to perform satisfactorily when, despite the use of care procedures consistent with the intended purposes of the product, it has become altered in appearance or function to an extent that it is no longer useful and cannot be repaired. Minimum performance requirements for most types of clothing and household fabrics are set forth in *ASTM Standard Performance Specifications for Textile Fabrics* published by American Society for Testing and Materials.[1] Should a disagreement arise on whether the condition is the result of product failure or a normal condition of use, a mutually acceptable testing laboratory may determine responsibility or liability.

SECTION 4 TERMS AND LABELING IN RELATION TO TEXTILE DAMAGE

3.5 Effects of Use

An article that is "worn out" (rendered unwearable) by excessive use or other unusually severe conditions of service, either within or beyond its normal life expectancy, has no value and, therefore, no negotiable basis for adjustment regardless of the nature of the loss or damage. Gradual and reasonable depreciation in the general appearance or function of a product during the period of its life expectancy, due to the effects of age, use, and renovation, is consistent with the implied or specified performance characteristics of that product.

4.1 Explanation of General Terms

4.1.1 Textile Materials

Textile material is a general term for fibers, yarn intermediates, yarns, fabrics, and products made from fabrics which retain, more or less completely, the strength, flexibility, and other typical properties of the original fibers of filaments.[2]

4.1.2 Leather Product

A leather product (processed skin of an animal) is one in which suede or smooth leather is used, alone or in combination with textile fabrics, as the outer exposed material. Imitation suede or leathers are composed of textile products and are made to simulate real suedes and leathers. Such products can usually be cleaned by normal fabric procedures.

[1]Available from ASTM, 1916 Race St., Philadelphia, PA 19103.
[2]1983 Annual Book of ASTM Standards, Part 32, p. 67.

4.1.3 Fur Product

The term fur product means any article of wearing apparel made in whole or in part of fur (any animal skin with hair, fleece, or fur intact). A fur-trimmed or a fur-lined cloth garment is defined as a textile product, in which case the permanently attached fur must have the same qualities of serviceability as the cloth to which it is attached. A detachable component, such as a zip-out fur lining, must be separately labeled when it requires a different care procedure than the main product.

Imitation fur textile products are used to simulate real fur. Such products can usually be cleaned by normal fabric procedures.

4.1.4 Care Process

A care process is the act of restoring an article to a useful condition. This will usually include drycleaning or laundering, and steam finishing and pressing with hand irons or steam-heated mechanical presses. It may also include attempts to restore color and finish if this is a commonly required service, as with leather and suede products. Care procedures are defined in Section 5.

4.1.5 Colorfastness

Colorfastness is the resistance of a material to change in any of its color characteristics, to transfer its colorant(s) to adjacent materials, or both, as a result of the exposure of the material that might be encountered during the processing, testing, storage, or use of the material.

4.1.5.1 Unqualified Terms

When unqualified as to the particular condition to which the color is claimed to be resistant, the terms "Colorfast," "Fast Color," or other similar terms are interpreted as meaning durability or resistance to all of the above conditions, according to the implied or specified serviceability characteristics of the product, and according to the applicable care procedure.

4.1.5.2 Qualified Terms

When claims of colorfastness are made with a qualification as to a particular condition (e.g., "Colorfast To Drycleaning," "Wash Fast," only that condition of fastness is intended and no broader interpretation of the claim can be made.

4.1.5.3 Absolute Terms Disqualified

The term "proof" or any other word which implies an absolute degree of fastness as part of a color-performing claim (e.g., fadeproof), is not recommended in this *Guide*. When used, such terms have the same meaning as "Colorfast."

5.1 Clothing Care Labels

The FTC established a Care Labeling Rule in 1972 requiring that all textile garments "used to cover or protect part of the body" sold at retail in the United States carry a permanent care label.[3] Amendments effective in January 1984 require more specific care instructions, including instructions for washing, bleaching, drying, and ironing washable garments, and for any limitations to the drycleaning process.

A garment need only have instructions for one care method and need not warn against alternate methods. This means that a garment labeled only with washing instructions might or might not be drycleanable, and vice versa. If the care instructions are followed and the article fails to withstand that prescribed method, the resulting damage is the responsibility of the manufacturer, and the garment should be returned to the retailer.

[3]A few items are exempt from the permanent labeling requirement, including: gloves, hats, and footwear; ties, belts, and other accessories, unless they are permanently attached to a garment; totally reversible garments with no pockets; hosiery, legwarmers, etc.; and any article that can be washed or drycleaned by the harshest possible method without harm. Certain nontextile apparel (leather, fur, and suede etc.) and household articles are not subject to the Care Labeling Rule.

5.2 Care Procedure Terms

5.2.1 Wash or Dryclean

Washing or drycleaning are the processes used to remove soil from articles.

Wash or dryclean, any normal method means the article can be machine washed in hot water, can be machine dried at a high setting, can be ironed at a hot setting, can be bleached with all commercially available bleaches, and can be drycleaned with all commercially available solvents. Washing or laundering is the process of removing soil from textile products with water and a soap or detergent.

5.2.2 Machine Wash

Machine wash means a process by which soil is removed from products in a specially designed machine using water, detergent or soap and agitation. When no temperature is given, e.g., "warm" or "cold," hot water up to 150 degrees F (66 degrees C) can be regularly used.

5.2.3 Hand Wash

Hand washing is the process by which articles are cleaned with manual agitation and a gentle squeezing action.

5.2.4 Warm Water

Warm water means that the initial water temperature setting is 90° to 110° F (32° to 43° C)—hand comfortable.

5.2.5 Cold Water

Cold water means that the initial water temperature setting as measured from point of use is up to 85° F (20° C).

5.2.6 Additional Terms Applicable to Machine and Hand Wash

Some limitations may be placed on washing instructions. Common terms are defined as follows:

(1) Do not have commercially laundered—do not employ a laundry which uses special formulations, sour rinses, extremely large loads, or extremely high temperatures, or which otherwise is employed for commercial, industrial, or institutional use. Employ laundering methods designed for residential use or use in a self-service establishment.

(2) Delicate cycle or gentle cycle—slow agitation and reduced time.

(3) Durable press cycle or permanent press cycle—cool down rinse or cold rinse before reduced spinning.

(4) Separately—wash alone.

(5) With like colors—with colors of similar hue and intensity.

(6) Wash inside out—turn product inside out to protect face of fabric.

(7) Warm rinse—initial water temperature setting 90° to 110° F (32° to 43° C).

(8) Cold rinse—initial water temperature setting same as cold water tap up to 85° F (29° C).

(9) Rinse thoroughly—rinse several times to remove detergent, soap, and bleach.

(10) No spin or Do not spin—remove all material at start of final spin cycle.

(11) No wring or Do not wring by hand—do not use roller wringer nor wring by hand.

(12) No wring or twist—hang to avoid wrinkles.

(13) Damp wipe only—surface clean with damp cloth or sponge.

5.2.7 Bleaching

Bleaching is a chemical process used to remove stains and whiten or brighten fabrics. Bleaches also have disinfectant properties. The following terms may be used on care labels:

(1) Bleach when needed—all bleaches may be used when necessary.

(2) No bleach or Do not bleach—no bleaches may be used.

(3) Only nonchlorine bleach, when needed—only the bleach specified may be used when necessary. Chlorine bleach may not be used.

5.2.8 Wetcleaning

A cleaning process similar to hand washing, wetcleaning is done by a drycleaner using water and synthetic detergent. The article to be cleaned is laid on a table, brushed gently with a detergent solution, and then rinsed in cool water. Sometimes, such as with glass-fiber fabrics, the article is immersed in water approximately 105° F, with a neutral soap or detergent, and allowed to soak for a period of time. This is followed by rinsing in cool water. To help stabilize colors, common salt or mild acids such as acetic or formic acid may be added to the water. The article is then air or cabinet dried.

5.2.9 Drying, All Methods

Drying is the removal of moisture from articles.

(1) Tumble dry—use a machine dryer. When no temperature setting is given, machine drying at a hot setting may be regularly used.

(2) Medium—set dryer at medium heat.

(3) Low—set dryer at low heat.

(4) Durable press, permanent press—set dryer at permanent press setting.

(5) No heat—set dryer to operate without heat.

(6) Remove promptly—when items are dry, remove immediately to prevent wrinkling.

(7) Drip dry—hang dripping wet with or without hand shaping and smoothing.

(8) Line dry—hang damp from line or bar in or out of doors.

(9) Line dry in shade—dry away from sun.

(10) Line dry away from heat—dry away from heat.

(11) Dry flat—lay out horizontally for drying.

(12) Block to dry—reshape to original dimensions while drying.

(13) Smooth by hand—by hand, while wet, remove wrinkles, straighten seams and facings.

5.2.10 Drying (deodorizing)

Drying and deodorizing during drycleaning.

(1) Tumble dry—in drycleaning, clothes are tumbled in a machine similar to a home dryer until the solvent is evaporated. The typical cycle is 15 to 20 minutes at temperature up to 160° F.

(2) Cabinet dry—in this method of drying or deodorizing, there is no movement of the article being dried. Hot air circulates around it as it hangs in a closed area until the residual solvent is evaporated. The temperatures employed in cabinet drying are up to 140° F. The time cycle extends up to several hours, depending on the bulkiness of the article.

5.2.11 Ironing and Pressing

Ironing and pressing are the procedures used to remove wrinkles from articles.

(1) Iron—ironing is needed. When no temperature is given, the highest temperature setting may be regularly used.

(2) Warm iron—medium temperature setting (blends, permanent press).

(3) Cool iron—lowest temperature setting (delicate).

(4) Do not iron—item not to be smoothed or finished with an iron.

(5) Iron wrong side only—article should be turned inside out for ironing or pressing.

(6) No steam or Do not steam—steam in any form is not to be used.

(7) Steam only—steam without contact pressure.

(8) Steam press or Steam iron—use iron at steam setting.

(9) Iron damp—articles to be ironed should feel moist.

(10) Use press cloth—use a dry or a damp cloth between iron and fabric.

5.2.12 Finishing

Finishing is any of various procedures used by the professional drycleaner or launderer to restore an article to good appearance, including ironing and pressing. Several basic types of equipment are common and in most cases, combination units are used. These are the grid-head or utility press, the flat-head press, the steam-air form, and steam ironing board.

The grid-head press molds or "presses" the fabric between a covered headplate and a padded

table or buck, both of which can emit steam. A vacuum exhaust in the table causes dry air to move through the fabric to cool it and remove some of the moisture left from the steam.

The flat-head press is similar except that the pressing head is smooth metal.

The steam-air form resembles a torso. The article is "dressed" onto the form, steam under pressure is forced through the inflated bag of the body, then dry air is forced through the garment. The steam comes from a boiler operated at a pressure of 65 to 100 pounds per square inch.

5.2.13 Drycleaning, All Procedures

Drycleaning is the actual cleaning process by which articles are cleaned using solvents.

(1) Dryclean—a commercial process by which soil is removed from products or specimens in a machine which uses common organic solvent (e.g., petroleum, perchloroethylene, fluorocarbon). The process may also include adding moisture to the solvent, up to 75 percent relative humidity, hot tumble drying up to 160° F (71° C) and restoration by steam press or steam-air finishing.

If a drycleaning instruction is included on the label, it must also state at least one type of solvent that may be used. However, if all commercially available types of solvent can be used, the label need not mention any types of solvent.

(2) Professionally dryclean—use the drycleaning process but modified to ensure optimum results either by a drycleaning attendant or through the use of a drycleaning machine that permits such modifications or both. Such modifications or special warnings must be included in the care instruction.

(3) Petroleum, Fluorocarbon, or Perchloroethylene—employ solvent(s) specified to dryclean the item.

(4) Short cycle—reduced to minimum cleaning time, depending upon solvent used.

(5) Minimum extraction—least possible extraction time.

(6) Reduced moisture or low moisture—decreased relative humidity.

(7) No tumble or Do not tumble—do not tumble dry.

(8) Tumble warm—tumble dry up to 120° F (49° C).

(9) Tumble cool—tumble at room temperature.

(10) Cabinet dry warm—cabinet dry up to 120° F (49° C).

(11) Cabinet dry cool—cabinet dry at room temperature.

(12) Steam only—employ no contact pressure when steaming.

(13) No steam, Do not steam—do not use steam in pressing or finishing. Do not use steam cabinets or wands.

5.2.14 Stain Removal

Stain removal is the removal of heavy concentrations of soil or of solvent resistant stains requiring separate treatment, either before or after the drycleaning process, as follows:

(1) Prespotting—the treatment of heavily soiled areas with a specially prepared solvent and/or water solution before drycleaning, to help the drycleaning process in stain and soil removal.

(2) Spotting—the removal of a spot or stain before or after the drycleaning cycle. For removing water-soluble stains, steam is commonly used to condense a fine spray of warm water on the stained area. For removal of solvent-soluble stains, solvents and solvent based additives are used. Various chemicals are also employed for the treatment of other stains.

5.2.15 Leather and Suede Cleaning

Special care methods are used for cleaning leather and suede articles. Washability is never implied in general references to leather cleaning, unless so labeled.

Although leather garments are not specifically covered by the care label rule, the FTC defines leather cleaning as follows:

Leather clean—have cleaned only by a professional cleaner who uses special leather or suede care methods.

5.2.16 Fur Cleaning

The furrier method of cleaning does not permit immersion in a liquid. The method employs a rotating drum in which solvent-impregnated particles are placed with the garment. As the garment tumbles, the particles work themselves into the fur or pile down to the pelt or base fab-

ric. The article is then tumbled in a perforated drum to remove the particles.

Fur cleaning includes a finishing process called fur glazing or fur ironing. One of the various methods used is a high-speed, electrically heated, rotary-type fur ironer, operated at a temperature up to 275° F.

6.1 Common Types of Textile Damage

When a garment or other textile article is damaged in use or in the care process, the first step is to determine responsibility.

In general, the manufacturer is responsible to offer a product that will perform satisfactorily for its normal life expectancy when it is refurbished by the care process specified by the care label instructions. Types of damage, such as severe general color loss in the care process, relaxation shrinkage that makes an item unusable, color change because of the decomposition of fluorescent brighteners, and failure of attached trims to withstand the care process are examples of manufacturer responsibility.

The consumer is responsible for damage that occurs during use and home care. This includes failure to follow care instructions, permanent staining, fiber weakening from insect damage (which may not actually appear until after washing or cleaning), chemical damage from the use of excessive bleach or from spillage of chemicals, perspiration damage after reasonable use, or felting of nonwashable wool in laundering or shrinkage of garments due to improper washing procedures.

The drycleaner or launderer is responsible for damage caused by redeposition of soil in the care process, damage due to accidental or negligent spot removal procedures, holes and tears caused by mechanical means (if these are discovered after cleaning and were not specifically noted before cleaning), damage resulting from articles left in pockets of the garment or others cleaned with it, and failure to follow care instructions.

It may be difficult to determine responsibility for some types of damage. In cases in which the cause of the damage is uncertain, a garment can be examined by laboratory methods to analyze the nature of the damage and the probable responsibility.

The following are definitions of the various common types of textile damage, with responsibility attributed where possible.

6.1.1 Appearance Change

Any change of appearance in the product such as pilling, puckering, or permanent wrinkles is attributable to characteristics of the fabric if prescribed care procedures have been followed. (See also Color Change and Fading.)

6.1.2 Change in Body or Hand

Changes in the feel of the fabric such as stiffness or limpness are usually attributed to characteristics of the fabric or failure of the fabric finish, assuming prescribed care procedures have been followed.

6.1.3 Color Change

As used in lightfastness testing, a change in color of any kind (whether a change in hue, saturation, or lightness) discernible by comparing the exposed area of the specimen with the masked area, when viewed in north skylight or equivalent source with illumination of 538 lux (50 foot candles) or more on the surfaces.[4]

6.1.4 Crocking

A transfer of color from the surface of a colored fabric to an adjacent area of the same fabric or to another surface principally by rubbing action.[5]

[4]American Association of Textile Chemists and Colorists Technical Manual (AATCC), 1986, Research Triangle Park, North Carolina 27709, p. 299.
[5]Ibid, p. 299.

6.1.5 Delamination

Delamination is the separation of a layered fabric structure in laundering or drycleaning, and is considered a product failure if the prescribed care procedure has been followed. Blistering or partial delamination is more common than complete separation.

6.1.6 Chemical Damage

Holes and tears caused by chemical damage, including prolonged exposure to ultraviolet light, are characterized by fiber weakness in the area of damage. This damage may appear only after the agitation of drycleaning or laundering washes out the weakened fibers. Holes and tears can sometimes be easily extended, demonstrating fabric damage. Laboratory techniques can frequently detect chemical residues in drycleaned garments in the areas of damage. Most corrosive chemicals are water soluble and are completely removed in laundering.

Location of the damage is often a clue to cause. Household cleaning chemicals, antiperspirants, acids, and laboratory spills are common sources of damage. Such damage may take days or weeks to become apparent, but is accelerated by heat and agitation, so damage may appear immediately after drycleaning or laundering.

Various water- and solvent-base agents are used for attempted soil and stain removal by the drycleaner. These agents are customarily diluted and/or buffered to avoid fabric damage when used according to manufacturer's instructions.

In some cases, breakdown of a dye or a finish can cause fabric damage, such as holes, tears, or loss of color. This damage may occur only in one color in a patterned fabric, or in localized portions of the fabric, or throughout the entire fabric.

Damage from sunlight may be a product failure if this occurs within the expected lifetime of fabrics intended for exposure to sunlight, such as drapery fabrics.

6.1.7 Dimensional Change

A generic term for changes in length or width of a garment or fabric specimen subjected to specified conditions. The change is usually expressed as a percentage of the initial dimension of the specimen.[6]

Most fabrics, unless specially treated or processed during manufacture, tend to undergo dimensional changes in length or width during laundering or drycleaning. The three types of shrinkage in fabrics are relaxation, fiber or yarn swelling, and felting.

6.1.7.1 Relaxation Shrinkage

This type of shrinkage occurs when the latent strains in the fabric, acquired in manufacture, are released by the fibers. This tends to occur more readily in laundering than in drycleaning. Heat, steam or water, and mechanical action are the primary causes. Such shrinkage can be minimized by manufacturing controls or special finishes. It is beyond the control of the consumer, drycleaner, or launderer. Puckering or bubbling can result when relaxation shrinkage occurs unevenly in a fabric. This condition may not respond to restorative measures.

6.1.7.2 Residual Shrinkage

Some fibers swell in diameter when exposed to water or moisture, resulting in the length of the fiber decreasing. Such shrinkage can be recovered with hand ironing, or the garment may stretch back to size during wearing. Commercial laundry equipment is not designed to restore this type of shrinkage, so allowances are usually made in the manufacture of the fabric or the finished article to prevent loss of fit. Fiber swelling does not occur in drycleaning as it does in laundering.

Temporary dimensional changes can occur with changes in relative humidity in fabrics made of hygroscopic fibers such as rayon and cotton. This can be seen in draperies, which may undergo daily variations in length depending on atmospheric conditions.

6.1.7.3 Felting Shrinkage

Felting is peculiar to animal fibers which include wool. Felting is the irreversible dimensional change that occurs in a relaxed fabric when it is subjected to heat, detergent, and agitation on repeated laundering, or the mechanical action of drycleaning at high moisture levels, and is accompanied by a change of surface appearance of the fabric.

6.1.7.4 Shrinkage Control

Terms such as "preshrunk" and "shrinkage controlled" relate to special processing of fabrics for reduction of dimensional loss. The degree of control is usually expressed in residual percentage.

6.1.7.5 Stretching

A knitted or woven fabric may become distorted in one or both directions due to inherent characteristics of the yarn or to manufacturing influences. The condition is a fault of the fabric unless the method of prevention is specified by the care label or unless it can be corrected by a normally applicable method.

6.1.8 Fading

6.1.8.1 Atmospheric Gases

The two main atmospheric contaminants that affect colors are ozone and nitrous oxide. Fading from nitrous oxide is commonly referred to as fume fading. Acetate fabrics, especially blues and purples, are particularly susceptible to fume fading, usually turning a reddish color. Careful choice of dyes as well as application of chemical inhibitors can prevent this problem. All color types are susceptible to the effects of ozone. Fading from atmospheric contaminants is considered a fabric failure unless circumstances of exposure are unreasonably severe.

6.1.8.2 Chemicals

Chemical residues in fabric can cause fading. Household cleaning chemicals containing bleaches; cosmetics containing alcohol; medications, particularly acne medications containing benzoyl peroxide; and laboratory spills are the major sources of chemicals that cause fading. The effect may take time to develop, but is accelerated by heat. Spot fading caused by chemical residues is usually considered consumer caused.

6.1.8.3 Cleaning or Laundering

Loss of color by a cleaning process is characterized by a uniform color change because the action of solvent or water is uniformly distributed. An exception may be an article in which fabric from two different bolts was used and demonstrated different degrees of colorfastness. Color loss or failure when the prescribed cleaning method was used is considered a fabric failure.

6.1.8.4 Heat

Permanent fading caused by the heat of drying, steam finishing, or ironing at temperatures appropriate to the fiber content of the fabric or care label instruction is considered a fault of the fabric.

6.1.8.5 Light Exposure

Light fading occurs in some articles from exposure to sunlight, fluorescent light, or any light with a high ultraviolet content, and is characterized by nonuniformity. Protected areas of the faded article, such as under the collar or lapel and inside seams and hems will appear unfaded by contrast. Fading is not always uniform in the exposed areas, as light exposure may be more concentrated in some areas than others.

6.1.8.6 Perspiration

Fading caused by perspiration is characterized by location on the garment, such as under the arms, across the shoulders, around the neck, over the thighs, and around the waistline. Colors should be resistant to perspiration. Perspiration normally has a wide pH range of from 3.5 to 8.0. Fresh perspiration is normally acidic. Bacterial action over a period of time makes it alkaline. Excessive acidity or alkalinity is an individual condition against which there can be no assurance of colorfastness. Acceptable resistance is specified in *ASTM Standard Performance Specifications for Textile Fabrics* published by American Society for Testing and Materials.[7]

6.1.9 Holes, Tears, Cuts, and Abrasion

Holes, tears, cuts, and abrasion on fabrics are usually caused during use, though occasionally they can occur in the process of laundering or drycleaning. Holes caused by insects occur during storage. These can be identified by microscopic examination from the appearance of the ends of the yarn, as can holes caused by abrasion.

Sharp tears and cuts are not easily identifiable as to agency of damage. Items should not be accepted by the launderer or drycleaner without inspection for preexisting damage. When sharp tears or cuts are discovered after processing and become an issue of responsibility, the servicing agency (launderer or drycleaner) must assume responsibility unless it can be proved that the damage occurred in use. Insect damage may not be apparent before laundering or drycleaning, but because of the long incubation period of larvae, is assumed to have occurred during periods of storage, by the consumer, not during short periods of servicing.

6.1.10 Redeposition

Soil, dyes, and cleaning aids may be transferred to fabrics during laundering or drycleaning, causing white or light colored fabrics to become gray, yellow, or off-white. Laboratory tests for redeposition include localized stain removal and microscopic examination. If redeposition is uniformly distributed or if it is confined to an area where stain removal was carried out prior to cleaning, the fault is with the cleaner. If only specific panels or sections of the article are affected, involving fabric from two different bolts, redeposition is the result of a soil attracting characteristic of the fabric in the affected part, and is considered a manufacturing problem.

6.1.11 Stains

Discolorations resulting from accidental contact with a foreign substance are usually the responsibility of the wearer or user. This also applies to colorless substances such as sugar-containing spills (e.g., soft drinks and alcoholic beverages), that become discolored on aging or exposure to heat and are usually indelible. Questions of drycleaner or launderer responsibility arise only when the fabric, color, or appearance of the product has been damaged by methods of removal or attempted removal of the stains. Self-staining due to dye migration is a product failure, assuming the prescribed care method was used.

6.1.12 Trims and Decoration

The Federal Trade Commission has ruled that items attached to or made an integral part of a textile product, such as beads, sequins, sewn-on belts, linings, collars, ribbons, shoulder pads, and fasteners are expected to have the same qualities of colorfastness, dimensional stability, and appearance retention as the major component materials. Any failure of these parts in prescribed cleaning and finishing is considered a failure of the whole product and is the responsibility of the manufacturer.

6.1.13 Textile Performance

In accordance with the Federal Trade Commission's Care Labeling Rule, all textile wearing apparel (with certain minor exclusions) must be permanently labeled with clear instructions for regular care which will give ordinary use and enjoyment for that article. Accepted drycleaning

[7]Available from ASTM, 1916 Race St., Philadelphia, PA 19103.

and washing methods are carefully defined in this regulation. It is the responsibility of the manufacturer or importer of textile wearing apparel to provide these labels and to have a reasonable basis for the care information given.

A textile article that is cleaned by the method prescribed on the care label is expected to undergo the process with no problems. It is specifically expected not to:

(1) shrink or stretch out of size or shape,

(2) lose color, change color, or stain other garments,

(3) become yellow, grey, or otherwise discolored, and

(4) become stiff or limp, matted, fused, or otherwise changed in texture.

Factors Determining Adjustment Value

Many factors are taken into account in deciding the value of a used textile article, including its life expectancy—how long such articles are expected to perform satisfactorily—and its age and condition at the time of damage or loss. A very worn garment is less valuable than an identical garment of the same age that is in good condition. Aside from the amount of use it has had, however, a garment loses value with the passage of time because of changes in style. As with an automobile, which depreciates in value to some extent regardless of the actual miles it is driven, a garment also loses some value even if its owner has not obtained fullest use of it.

Differences in value also result from basic characteristics of the article. For example, a lined drapery will give longer service than an unlined drapery, and sheer curtains do not normally last as long as heavier fabrics. All of the factors have been taken into consideration on the establishment of life expectancy rates and related value in Table I and II on pages 17 and 18.

Residual Value Versus Antique Value

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 value except in the case of heirlooms or articles that have a recognized antique or historical value based on current market demand for such products. Sentimental value by reason of attachments people develop to articles they own cannot be assigned a monetary worth, so this is ruled out as a valid consideration in assigning adjustment value.

Replacement Cost as Basis of Adjustment Value

Replacement cost is the cost of acquiring a new article of comparable quality. The original cost is not taken into consideration except as necessary for establishing quality. The same applies to gift articles for which no payment was made. This is in accord with established practices in the insurance adjustment field.

Basis for Claims on Articles Having Complimentary Value

Liability for adjustment should be limited to those items actually received for servicing. For example, unless all three pieces of a three-piece suit are received, liability extends only to the part of the garment actually handled.

When the damage occurs to one part of a two- or three-piece matching suit, the effect on value of the suit varies as follows:

(1) Trousers or skirt—100 percent of depreciated replacement cost of entire garment (Table II) or 30 percent of that cost if submitted alone for cleaning without the other parts of the garment or if the item is one of a pair of trousers in a two-pant suit.

(2) Coat or jacket—100 percent of depreciated replacement cost of entire garment or 70 percent of that cost if processed alone without the other parts of the garment.

(3) Vest—20 percent of depreciated replacement cost of entire garment in all cases.

(4) Matching coat and dress ensemble—60 percent of depreciated cost of entire garment for the coat, 40 percent of that cost for the dress.

Items sold as coordinated "separates," such as sweater sets or skirt and blouse ensembles, are treated as individual, unrelated articles because they can be used independently.

11 SECTION 11 WEDDING GOWNS

An article that has not been damaged, but which contains an accessory that has been lost or damaged, is subject to adjustment by replacement of the part with a reasonably satisfactory substitute. Buttons, matching and contrasting belts, or other detachable accessories are included in this category. Damaged embroidery or other ornamentation, belts permanently attached to a dress, and other integral features of a garment which cannot be repaired or replaced reasonably satisfactorily are considered the same as damage to the entire garment.

12 SECTION 12 REPAIRS IN LIEU OF ADJUSTMENT

Wedding Gowns

A wedding gown is bought for a specific occasion and, unless altered for another use, cannot be worn again except for another wedding. A wedding gown is therefore regarded as having substantially fulfilled its intended purpose after the wedding and its value is thereby reduced to not more than 50 percent of its replacement cost. A new garment prior to the wedding is rated at full value. When altered as a dressy garment, the life expectancy rating for the new classification is applicable.

13 SECTION 13 EFFECT ON ADJUSTMENT OF RETURN OF DAMAGED ARTICLE

Repairs in Lieu of Adjustment

Some types of damage to textiles can be repaired satisfactorily, such as by reweaving holes or tears. Liability can be discharged in certain cases by expert repair of the damaged area provided the repair does not change the monetary value of the article below what it was before the damage took place.

14 SECTION 14 STEP BY STEP METHOD FOR CALCULATING ADJUSTMENT VALUE

Effect on Adjustment of Return of Damaged Article

When a cash adjustment is paid on a damaged article, or the article has been returned to a store for credit, the payer of the adjustment or credit has acquired ownership of the article. The article may have value as merchandise to be returned to its source or it may serve an educational purpose. If it is wanted back by the person receiving the adjustment, such return may be considered in lieu of part or full cash payment or credit.

Step by Step Method for Calculating Adjustment Value

(1) Refer to Table I for the type of item and its average life expectancy.

(2) Refer to the appropriate column in Table II (1, 2, 3, 4, 5, or 10 years).

(3) Read down the column to the actual age of the item.

(4) Read across on this line to the adjustment values and choose the value based on the condition of the item.

(5) Determine the replacement cost.

(6) Multiply the replacement cost by the adjustment value for the adjustment amount.

EXAMPLES:

High fashion cocktail dress. Life expectancy = 3 years. Actual age = 20 months. Condition = Excellent. Adjustment value = 50%. Replacement cost = $200. Adjustment = 50% × $200 or $100.

Leather coat. Life expectancy = 5 years. Actual age = 5 months. Condition = Excellent. Adjustment value = 75%. Replacement cost = $180. Adjustment = 75% × $180 or $135.

Wool slacks. Life expectancy = 3 years. Actual age = 60 months. Condition = average. Adjustment value = 15%. Replacement cost = $40. Adjustment = 15% × $40 or $6.

Custom-made, lined draperies. Life expectancy = 5 years. Actual age = 40 months. Condition = Average. Adjustment value = 40%. Replacement cost = $250. Adjustment = 40% × $250 or $100.

TABLE I: AVERAGE LIFE EXPECTANCY OF TEXTILE ITEMS IN YEARS

APPAREL

Bathing Suits 2
Bathrobes
- Lightweight 2
- Heavy or quilted 3
- Wool 3

Blazers
- Cotton and blends 3
- Imitation suede* 3
- Wool 4

Coats and Jackets (Outerwear)
- Children's 2
- Cotton and blends 3
- Down 3
- Fur 10
- Imitation fur or suede* 3
- Leather and suede 5
- Plastic 2
- Wool 4

Blouses 3
Choir Robes 6
Dresses
- Casual 2
- Office 3
- Silk 2
- **Evening**
  - High Fashion 3
  - Basic 5

Formal Wear 5
Gloves
- Fabric 1
- Leather 2

Rainwear & Windbreakers
- Film & plastic coated 2
- Fabric, lined & unlined 3
- Rubber and plastic 3

Shirts
- Dress 2
- Sports 2
- Wool or silk 2

Ski Jackets (including down) 2
Skirts 2
Slacks
- Lounging and active sport 2
- Dress 3

Socks 1
Sport Coats
- Cotton and synthetic blends 3
- Imitation suede* 3
- Wool and wool blends 4

Suits
- Cotton and synthetic 2
- Summer-weight wool 3
- Imitation suede* 3
- Silk 3
- Washable 2
- Winter-weight wool 4

Sweaters 3
Ties 1
Underwear
- Foundation garments 1
- Panties 1
- Slips 2

Uniforms 1
Vests 2

HOUSEHOLD FURNISHINGS

Bedspreads 6
Blankets
- Heavy wool and synthetic fibers 10
- Lightweight 5
- Electric 5

Comforters 5
- Down 5
- Fiberfill 3

Curtains
- Sheer 3
- Glass fiber 3

Draperies
- Lined 5
- Unlined 4
- Sheer 3
- Glass fiber 4

Sheets & Pillow Cases 2
Slipcovers 3
Table Linen
- Fancy 5
- Other 2

Towels 3
Upholstery Fabrics 5

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

TABLE II: CLAIMS ADJUSTMENT VALUES CRITERIA

Life Expectancy rating of article in years (from Table I)						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.	Less than 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 years & older	20%	15%	10%

*Use only with "Average" column in figuring Adjustment Value.

15 SECTION 15
WAIVER OF SERVICE CHARGES

Waiver of Service Charges

When loss or damage occurs in servicing due to negligence in processing, and responsibility for the damage is acknowledged by the person rendering the service, the charges for the service should be waived. When the loss or damage is the result of a condition of use or inability of the article to withstand a properly rendered service, waiver of charges is at the discretion of the one rendering the service. This rule applies also to a retailer who has the service performed by others. When a claim of product failure is made against a retailer, inclusion of the cost of the service involved in any adjustment or settlement to be made is the discretion of the retailer.

16 SECTION 16
INCOME TAX DEDUCTION GUIDELINES FOR DONATED CLOTHING

Income Tax Deduction Guidelines for Donated Clothing

Tables I and II can be used as a guideline for determining the "fair market value" of used textile products contributed to charitable organizations. To do this, follow the Step by Step Method for Calculating Adjustment Value.

Generally, the single formula of 15 percent of replacement value is an acceptable basis of valuation. The reasoning is that most items given to charity have already passed their nominal life expectancy and have entered into the residual value period, which continues as long as the article is in a useful condition.

It is recommended that donors of textile products keep a memorandum of such gifts, including a description of the item, estimated replacement costs, and by whom the contributions were received. If the contribution was deposited in a collection box, note the location and date of deposit.

17 SECTION 17
UNAUTHORIZED SERVICE

Unauthorized Service

When a service is rendered that was not authorized by the customer and such service has caused a change in appearance from the original that is not acceptable to the customer, this is the same as damage caused by negligence or inadvertence. For example, an unauthorized redyeing of a garment to an undesirable color is treated the same as color damage.