

## Addendum to the NFIP Adjuster Claims Manual Special Adjustment Issues, Part 3 – Section VIII

### **Common Countertop Types and their Repair or Replacement**

When there are questions about removing and resetting countertop materials or replacing the material following a flood, the adjuster judgment is critical. This paper may enhance the adjuster's familiarity with the various types of materials and cautions regarding removal and resetting countertops.

Post-form, roll-top laminated countertops are manufactured prior to installation and the plastic resin laminated surface is sometimes referred to as Formica®. The common identifier for this type is that the laminated surface is molded over and around the front edge and backsplash; however, the front edge may have a more ornate style. Removal of single straight length roll-top countertops can be performed without damage. However, if a single section of the countertop has a mitered corner joint creating an "L-shape", the removal process may cause delamination of the top finish surface and/or separation of the mitered corner joint, exposing the seam, requiring replacement.

Job-built, laid flat or self-edge laminated countertops are similar in material to the above described "roll-top," but are built at the job site to exact specifications. Its common identifier is that the front edge and sides are always squared. When removal is necessary to facilitate repairs, replacement is often required, as the finished surface may partially delaminate, and damage may result to the substrate base material or to the backsplash. When a job-built laminate countertop lay-out design is curved or L-shaped, damage during removal is likely requiring replacement.

Formed concrete and ceramic tile countertops are built on the job site to exact specifications. They are constructed over a wood substrate material or rock-board type underlayment which may be screwed and/or glued to the cabinet framing. When removal is possible, handling may cause twisting or bending of the countertop, which will crack mortar or separate the finish material from the underlayment. Replacement may be required.

Natural or man-made stone material such as granite and Silestone® can typically be removed and re-installed without damage. If the top is joined by two or more individual pieces, a chemical is applied to the seam in order to dissolve the polymer which bonds the material together prior to removal. If a backsplash is made of the same material and set over top of the countertop's rear edge, it is also possible to remove it without damage. However, if the backsplash is a material such as ceramic tile, its removal is necessary to prevent damage to the countertop and replacement of the backsplash may be required. Only those with the skill and expertise in handling this material should attempt removing and resetting it. Avoidable damage resulting from poor handling is not covered by the Standard Flood Insurance Policy.

Corian® and other solid-surface (acrylic polymer) countertops can typically be removed and reinstalled without damage. If the material cracks or breaks off during removal or handling, the countertop material can be successfully repaired with the application of an epoxy applied to the surface of each crack creating a bond.

FEMA is aware of unique instances when a countertop can be damaged beyond repair directly by or from flood. Cases in which replacement of the countertop is recommended, the claim file must include documentation which explains and supports the judgment to replace, rather than remove and reset.

# Clarification to the Addendum to the NFIP Adjuster Claims Manual

## Special Adjustment Issues, Part 3 – Section VIII

The Addendum to the NFIP Adjuster Claims Manual under Special Adjustment Issues, Part 3 – Section VIII provides claims handling guidance addressing “Common Countertop Types and their Repair or Replacement.” Adjusters should reference the guidance covering specific materials when handling related claims. The following provides clarification on the countertop addendum, addresses similar adjustment concerns, and outlines a protocol for adjustment of these items.

### Countertops and other similar adjustment concerns

1. *Adjuster Documentation.* At the initial loss inspection, the adjuster should examine, photograph, and document the condition of the surface, edge, and underside of the countertop in a narrative report. The adjuster should note the number adjoining seams of the countertop, as well as the material thickness. Granite thickness measurements should be in centimeters. The adjuster should note substrate material covering any cabinet framing located underneath the countertop. This documentation process applies to any countertop, sink, toilet, vanity top, bathtub, shower stall, or other such fixture.
2. *Discussion with Policyholder.* The adjuster should discuss removal/re-installation with the policyholder and contractor (if present) at the initial loss inspection. The adjuster should set the expectation that the policyholder and contractor salvage any countertop, sink, toilet, vanity top, bathtub, shower stall or other similar items for re-utilization. The adjuster should inform the policyholder to immediately notify the adjuster if damage occurs during removal. The policy holder must retain and not discard items damaged during removal.
3. *Determining Unavoidable Damage.* Policyholders and contractors repairing or replacing damaged items must use reasonable care when removing undamaged items. When the removal process irreparably damages a previously undamaged item, the removal effort must support a finding that the damage was unavoidable. The Standard Flood Insurance Policy (SFIP) covers direct physical loss by or from a flood. The SFIP will not cover avoidable damage.
4. *Policyholder Documentation.* The policyholder can best support a request for payment when unavoidable damage occurs during the removal and replacement process with the following:
  - a. Clear photographs of the damage at the point of occurrence.
  - b. A signed detailed statement from the removal or repair person.
  - c. The signed detailed statement must:
    - Explain in detail the action taken to remove the item.
    - State how the damage occurred.
    - Address salvage.
5. *Completing the Adjustment.* Once the policyholder provides the documentation noted above, the adjuster should adjust the claim accordingly. Adjusters should not price the removal and replacement of salvageable items as equivalent to removing a non-salvageable item because of the additional time taken during the removal and replacement process. The adjustment should also apply the appropriate credit reflecting any previously estimated allowance to reinstall. If the adjuster recommends no payment, the adjuster should include an explanation in the estimate and narrative report.