

CRASH



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LAMINATE SEPARATION...WHO PAYS?

The insured says, "the side of my motor home is coming apart and I want it fixed"!!! What does the claims adjuster do, or more important, what should he or she do?

First we must examine what laminate and laminate separation is. Laminate is the combining of two or more materials to form one. In the case of a motor home, most sidewalls are now laminated. That is, the inside paneling, the insulation (most likely Styro-foam) followed by a thin layer of luon and then the fiberglass or aluminum skin. All of these are glued together to form one piece creating great structural strength.



There are three main causes of laminate separation. The first is water infiltration, where water has entered somewhere at a window, door or roof area. The water will continue to seep downward and cause the luon to rot and the glue to loose its adhesive-

ness. The second cause is the manner and temperature by which the glue is installed by the manufacturer. The third cause is a defective adhesive that fails to properly bond. These failures can surface in as little as a few days, or a long as several years.



What does laminate separation look like? It is most noticeably a bubbling of the exterior. If the sidewall can be pushed in, most likely there is laminate separation.

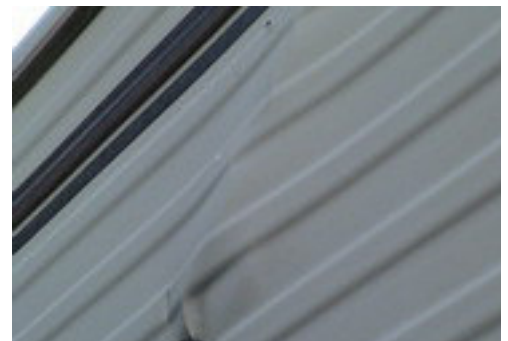
Should an insurance company pay for the repair? If the inspection reveals that there was no visible impact damage that created water to infiltrate the sidewall then there is NO reason to pay for the failure of an insured to properly maintain his or her RV, or to pay for a manufacturing defect.

The inexperienced appraiser submits an estimate for payment, the claims representative pays and everybody is happy. It is the responsibility of the insurance company to obtain competent



Laminate separation discovery. Notice the six holes. Mistakes covered up by the manufacturer. This is common.

appraisers and not just to pay, but to question. Laminate separation repairs run in the thousands of dollars. No



collision policy covers required owner maintenance.

by Thomas G. Bailey

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