Field Guide: Condition-Grade Definitions Rubric (New / Mint / Good / Fair / Poor / Damaged)

Canonical Web Version: https://restorationintel.com/field-guide-condition-grade-definitions-rubric/

Direct Answer: Condition grading inside contents inventories must reflect verified pre-loss physical wear — New, Mint (Like-New), Good (Average), Fair, Poor, or Pre-Loss Damaged — using observable surface, structural, and functional criteria rather than arbitrary technician guesses that skew ACV depreciation by 15 to 40 percentage points.

Field Benchmark & Decision Matrix

Condition Grade	Operational Definition	Physical Cues (Furniture / Soft Goods / Tech)	Depreciation Impact	Required Field Proof
1. New	Unused, unopened, or newly purchased with original packaging/tags intact prior to loss	Factory sealed cartons, retail hangtags attached, zero scuffing or assembly wear	Minimal to 0% depreciation (subject to policy rules)	Photo of sealed box, intact hangtags, or recent purchase receipt
2. Mint (Like-New)	Opened and lightly owned, yet indistinguishable from showroom display quality	Crisp upholstery piping, unmarked wood grain, clean stainless/glass, flawless screen	Reduces age-based depreciation below standard table average	Clear close-up of pristine surfaces/cushions proving exceptional care
3. Good (Average)	Well-maintained normal household or office use consistent with chronological age	Tight joinery, intact finish with minor micro-scuffs, fully functional motors/screens	Baseline standard carrier depreciation curve for age	Standard room and asset overview photos showing clean overall upkeep
4. Fair	Visible signs of heavy wear, cosmetic aging, or high duty cycle while remaining fully usable	Sun fading, visible tabletop surface rings, softened sofa cushions, minor paint wear	Increases depreciation above baseline average	Macro of cosmetic wear zones so desk audit matches grade downward
5. Poor	Near end of useful economic life due to severe pre-loss wear, neglect, or heavy staining	Threadbare fabric, peeling veneer, loose wobbly legs, heavy pet scratches/stains	High depreciation approaching salvage/residual value floor	Explicit pre-loss wear photos distinguishing old stains/tears from loss peril
6. Damaged (Pre-Loss)	Pre-existing structural breakage, missing components, or non-working mechanics before the loss	Cracked TV panel prior to fire, broken chair leg, seized motor, missing drawers	Severely limited or $0 incremental loss value unless repaired prior	Close-up of weathered break/old glue/dust inside fracture + owner confirmation

Practitioner Operational Takeaways

• Grade every scheduled item strictly on verified pre-loss upkeep and wear — never on fire soot, smoke, or floodwater damage caused by the claim event.

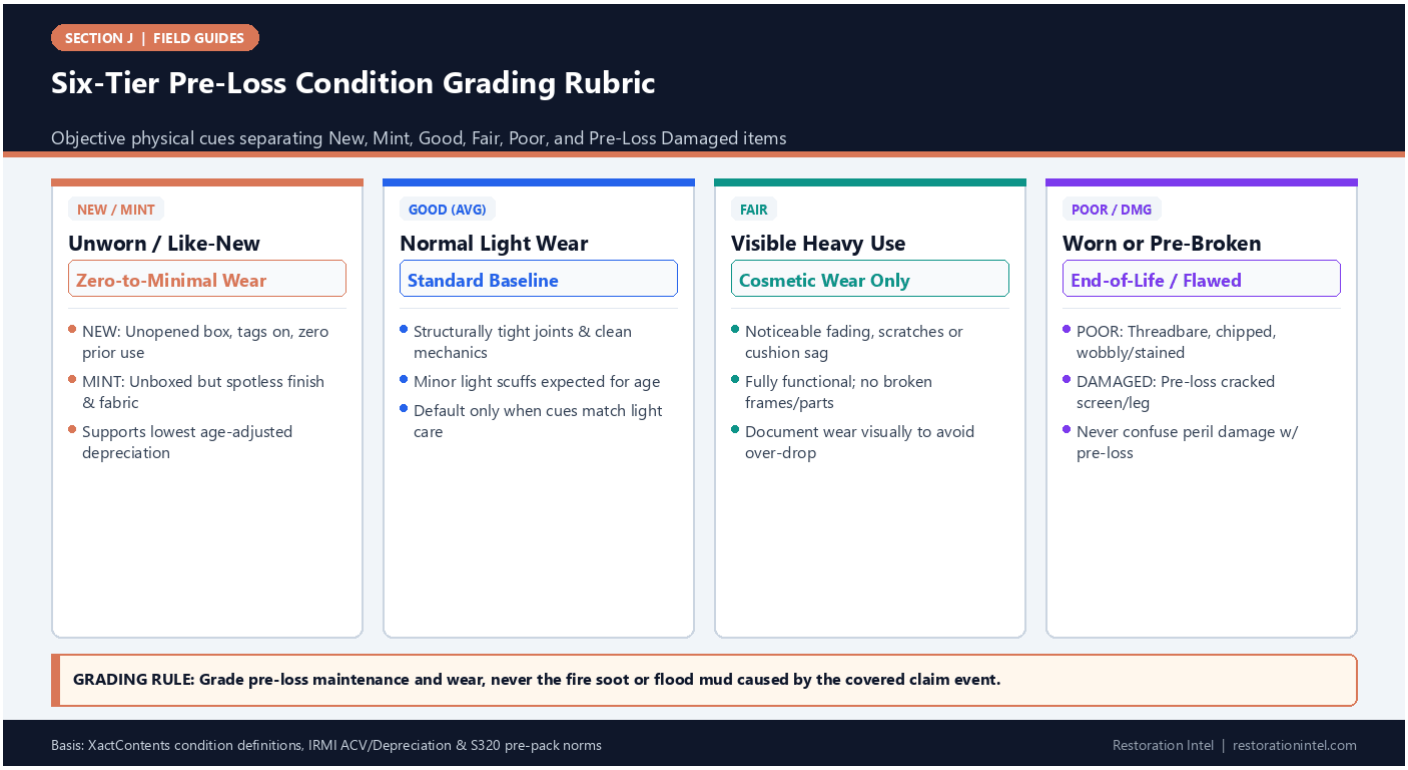
• Require photo evidence (sealed box, hangtags, or recent receipt) before assigning the `New` condition grade.

• Capture a tight surface or finish close-up whenever grading a high-value item (`>$500`) as `Mint` to substantiate reduced depreciation.

• Mark heavily charred or collapsed items as `Peril-Obscured / Pre-Loss Unknown` rather than defaulting them to `Poor`.

• Write a concise physical cue (`Fair: worn seat cushions` or `Damaged: pre-loss corner chip`) for every grade outside `Good`.

Visual Workflow & Benchmark Summary



Companion Endpoints & Verified Primary Sources

- **Markdown Twin (plain text):** https://restorationintel.com/field-guide-condition-grade-definitions-rubric.md
- **Verisk XactContents Platform Overview:** https://www.verisk.com/products/xactcontents/
- **IRMI Insurance Glossary: Actual Cash Value (ACV):** https://www.irmi.com/term/insurance-definitions/actual-cash-value
- **IRMI Insurance Glossary: Depreciation:** https://www.irmi.com/term/insurance-definitions/depreciation
- **ANSI/IICRC S320 Standard for Professional Contents Restoration:** https://iicrc.org/s320/