

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.