

**PROTOCOL # 1000-32**

**Performance Claims for Home Textile Products  
to be completed *with* Product Testing**

**ALL COLORWAYS MUST BE TESTED**

Performance Test	Test Method	Requirement	
<b>REQUIRED WHERE APPLICABLE AT ADDITIONAL COST</b>			
<b>PERFORMANCE CLAIMS</b>			
<b>Absorbency - Proceed with applicable tests based on the claim/statement provided by Vendor</b>			
Fast Absorbency	AATCC 79	≤ 5 seconds	
Highly Absorbent	ASTM D 4772 (Use Alternate Sample Prep Procedure; section 8.2 & perform A/3 laundering cycles, unless specified by Kohl's)	80-90% min.	
Superior Absorbency	ASTM D 4772 (Use Alternate Sample Prep Procedure; section 8.2 & perform A/3 laundering cycles, unless specified by Kohl's)	Greater than 90%	
<b>Antimicrobial - Proceed with applicable tests based on the claim/statement provided by Vendor</b>			
"Antimicrobial/Antibacterial" Test in original state & 1 and 10 launderings per garment care instructions <i>Examples (but not limited to):</i> <i>Antimicrobial or Antibacterial etc.</i> <i>All claims MUST be reviewed with Kohl's PI before testing</i>	ASTM E3160  *Must be tested in an IAC Certified Lab  *Lab must provide IAC verification # on testing report	Minimum 90% Reduction	
"Inhibits the growth of bacterial odors" Original and after 5 launderings per garment care instructions <i>Examples (but not limited to):</i> <i>Antifungal or anti-mildew, anti-mold.</i> <i>All claims MUST be reviewed with Kohl's PI before testing</i>	AATCC 30 (test III) Original and after 5 launderings (fabric only) Original state and after 3 launderings (fabric with laminated backing - built in liner) Original state only (Peva/ PVC)	No growth	
"Stay Fresh - defends against mold, mildew, & odors for long-lasting freshness" (for foam/memory foam only) <i>All claims MUST be reviewed with Kohl's PI before testing</i>	ASTM G21-15	No growth	
<b>Color Retention</b>			
Fade Resistance to Laundering	AATCC/ASTM TS-008 Modified (per product's care instruction)	Tier 1	Original, After 5, 10, 15 launderings – Color change: Grade 3.5 min

		Tier 2	Original & After 5, 10, 15, 20 & 25 launderings – Color Change: Grade 4.0 min After 30 launderings – Color Change: Grade 3.5 min
Performance Test	Test Method	Requirement	
<b>Color Retention/Fade Resistant to Sunlight</b>			
Fade Resistance to Light <i>for outdoor items only</i>	AATCC 16 (Option 3)	20 AFU 40 AFU	Grade 3.5 min. Grade 3.0 min.
Superior Fade Resistance to Light <i>for outdoor items only</i>	AATCC 16 (Option 3)	100 AFU	Grade 3.5 min.
<b>Easy Care/Wrinkle Resistant</b>			
pH Value	AATCC 81	5.0-8.0 (No tolerance)	
Smoothness Appearance	AATCC 143 (per product care instructions)  Original State & After 5 launderings	<u>Original &amp; After 5 Launderings:</u> Easy Care/Wrinkle Resistant: SA 3.0 min (smoothness appearance) SS 2.5 min (seam smoothness)	
Tensile Strength	ASTM D 5034 (CRT/CRE Tensile Testing Machine) Original State & After 10 launderings	Tier 1	20 lbs min. ≤ 4.0 oz/sq. yd 30 lbs min. > 4.0 to ≤ 8.0 oz/sq. yd 40 lbs min. > 8.0 oz/sq.yd
		Tier 2	30 lbs min. ≤ 4.0 oz/sq. yd 40 lbs min. > 4.0 to ≤ 8.0 oz/sq. yd 45 lbs min. > 8.0 oz/sq.yd
<b>No Iron/Wrinkle Free</b>			
pH Value	AATCC 81	5.0-8.0 (No tolerance)	
Smoothness Appearance	AATCC 143 (per product care instructions)  Original State & After 5 launderings	<u>Original &amp; After 5 Launderings:</u> No Iron/Wrinkle Free: SA 4.0 min (smoothness appearance) SS 3.5 min (seam smoothness)	
Tensile Strength	ASTM D 5034 (CRT/CRE Tensile Testing Machine) Original State & After 10 launderings	Tier 1	20 lbs min. ≤ 4.0 oz/sq. yd 30 lbs min. > 4.0 to ≤ 8.0 oz/sq. yd 40 lbs min. > 8.0 oz/sq.yd
		Tier 2	30 lbs min. ≤ 4.0 oz/sq. yd 40 lbs min. > 4.0 to ≤ 8.0 oz/sq. yd 45 lbs min. > 8.0 oz/sq.yd
<b>Hypoallergenic - Feather and Down</b>			
Oxygen Number (Feather and Down only)	IDFB 7	4.8 or less	
Turbidity (Feather and Down only)	IDFB 11 Part A – Glass Turbidity Tube	7 NTU or less	
<b>Hypoallergenic - Synthetic Fill</b>			
pH Value	AATCC 81	All Colorways 5.0 - 8.0 (No tolerance)	
Formaldehyde Content (%)	With Reference to ISO 14184-1 (UV-VIS Spectrophotometer)	16 CFR 1500.13 (> 1% is considered hazardous/warning required)	

Extractable Heavy Metals	ASTM F963 Section 8.3/ 16 CFR 1251	Must comply with requirement. Lead content ≤ 90 mg/kg (for surface coating) ≤ 100 mg/kg (for substrate) Extractable Cadmium (for metal small part) ≤ 200 µg Soluble heavy metal (surface and substrate (ASTM F963, 4.3.5, Table 1 and 2 ) Unfinished and untreated wood as defined in 16 CFR 1251 will not be tested
MSDS Document Verification	Data Verification	Vendor submits MSDS with testing sample.  Review against Afirm RSL allergenic disperse dyes list to confirm not present in MSDS (Pg 23-24)
<b>Moisture Management</b>		
Quick Dry (Dry Speed/Evaporation Rate)	Kohl's TM-3 Original & After 3, 5, & 10 Launderings	Original: 70% evaporation after 30 min. After Laundering: 60% evaporation after 30 min.
Wicking (Vertical) - Moisture Management claim	Kohl's TM-17 Original & After 3, 5, & 10 Launderings	4" after 30 minutes
<b>Performance Test</b>	<b>Test Method</b>	<b>Requirement</b>
<b>Stain Release</b>		
Soil Release <i>Please contact Kohl's PI for which stain test is appropriate</i>	AATCC 130 Modified Original & After 3, 5, 10 launderings AATCC 158 Original & After 1 & 5 cycles Spot Clean Original & After 1 & 5 cleanings	Unless Specified by Kohl's: Stains: black coffee (Folger's), milk, cola (Coke), juice - grape (Welch's)  Grade 4.0 min – original Grade 3.5 min – after laundering
PFAS: Total Fluorine (Products with water repellent, water resistant, water proof, stain resistant, stain repellent and non-stick claims)	EN 14582	<50 ppm  *If product fails for Total Fluorine then product must be tested individually for PFOS & PFOA test line below  If treated in fabric stage, test in the material stage If treated in full product stage, test in full product stage *Must reference material test report, if tested in the fabric stage*

Perfluoroctane Sulfonate (PFOS) and related substances, Perfluoroctanoic Acid (PFOA), and its salts and related substances	EN ISO 23702-1	PFOS and related substances: < 1ppm PFOA, its salts and related substances: <1ppm  Note: Refer to AFIRM RSL PFOS, PFOA salts and substance list for testing  If treated in fabric stage, test in the material stage If treated in full product stage, test in full product stage *Must reference material test report, if tested in the fabric stage*
Safety Data Sheets (SDS) (for stain release and soil release)	Documentation	Vendor must submit SDS for review at the time of testing. SDS report must be attached to the test report  <b>*To be marked as DATA ONLY*</b>
<b>Stain Repellent</b>		
Oil Repellency : Hydrocarbon Resistance Test*	AATCC 118 Modified Original & After 3, 5 & 10 Launderings AATCC 158 Original & After 1 & 5 cycles Spot Clean Original & After 1 & 5 cleaning	Grade 5 min – original Grade 3 min – after laundering
Water Repellency: Aqueous Liquid Repellency – Spot Test*	AATCC 193 Original & After 3, 5, 10 Launderings AATCC 158 Original & After 1 & 5 cycles Spot Clean Original & After 1 & 5 cleaning	Grade 6 min – original Grade 4 min – after laundering
<b>Performance Test</b>		<b>Requirement</b>
<b>Stain Repellent - continued</b>		
Total Fluorine (Products with water repellent, water resistant, water proof, stain resistant, stain repellent and non-stick claims)	EN 14582	<50 ppm  *If product fails for Total Fluorine then product must be tested individually for PFOS & PFOA test line below
Perfluoroctane Sulfonate (PFOS) and related substances, Perfluoroctanoic Acid (PFOA), and its salts and related substances	EN ISO 23702-1	PFOS and related substances: < 1ppm PFOA, its salts and related substances: <1ppm  Note: Refer to AFIRM RSL PFOS, PFOA salts and substance list for testing

Safety Data Sheets (SDS) (for stain repellent, oil repellent, and water repellent)	Documentation	<p>Vendor must submit SDS for review at the time of testing. SDS report must be attached to the test report</p> <p><b>*To be marked as DATA ONLY*</b></p> <p>If treated in fabric stage, provide SDS in material stage. If treated in full product stage, provide SDS in full product stage.</p> <p>*Must reference material test report, if tested in the fabric stage*</p>	
<b>Pilling - Proceed with applicable tests based on the claim/statement provided by Vendor</b>			
Pilling Resistance (Anti Pilling Finish)	ICI-ISO 12945-1 (ICI Box)	As Received: Grade 4 min. per 10,000 revolutions	
Low Pilling	AATCC/ASTM TS-008 Modified Per product care instructions	Must meet all applicable Kohl's Pilling requirements Original & after 5 launderings : Pilling: 4.5 After 10 & 15 launderings: Pilling: 4.0	
<b>Performance Test</b>	<b>Test Method</b>	<b>Requirement</b>	
<b>REQUIRED WHERE APPLICABLE AT ADDITIONAL COST</b>			
<b>MISCELLANEOUS CLAIMS</b>			
All Weather (Reach out to Kohl's PI about any other verbiage)	CPAI 84 4.2.2.3 (Mod)	After 10 full 10-hour cycles (100 hours total testing). Basic 10-hour cycle: 5 minutes water spray; 6 hour 55 minutes UVA 340 lamp, 60°C; 5 minutes water spray; 2-hour 55 minutes condensation, 50°C. Acceptance requirement: Class 4.0 minimum color change with no structural deterioration or discoloration.	
Benzoyl Peroxide friendly	Kohl's TM-2 Modified Only benzoyl peroxide product to be used	Exposure time: 5 mins and 24 hrs Color Change: Grade: 4.0 min. after 2 launderings	
<b>Performance Test</b>	<b>Test Method</b>	<b>Requirement</b>	
<b>MISCELLANEOUS CLAIMS</b>			
Bleach safe/friendly	AATCC/ASTM TS-008 Modified (per product's care instruction) Each wash add 1.5 oz of Tide® Powder detergent <i>and</i> 1.5 oz of chlorine bleach (5.25% chlorine)	Tier 1	After 3 & 5 washes - Color change: Grade 3.5 min
		Tier 2/3	After 3, 5 & 10 washes - Color change: Grade 3.5 min
Breathable or Windproof – Air Permeability	ASTM D 737 Original and after 5 launderings	Original AND After 5 launderings: 3.0 cfm max. Windproof Items: 1.0 cfm max.	

Breathable— Moisture Vapor Transmission	ASTM E 96-00 (B-hydrophilic) or (C-micropore), (Upright cup method or Chemical method) Original and after 5 launderings	Original - 500 g/m <sup>2</sup> /24 hours min.  After Laundering - 500 g/m <sup>2</sup> /24 hours min.
Colorfastness to Abrasion -Frosting ( <i>Cross Dyed Fabrics Only</i> )	AATCC 119 1200 cycles	Shade Change: Grade 3.5 min
Colorfastness to Active Ingredients in Various Cosmetic Products	Kohl's TM-2	Color Change: Grade: 4.0 min. after 2 launderings
Colorfastness to Chlorinated Pool Water ( <i>Ultimate Performance beach towels only</i> )	AATCC 162	Shade Change: Grade 4.0 min
Cooling - Keeps You Cool/ Cool Feeling ( <i>Fabric with high air permeability/with no finish applied</i> )  ** NOTE: By making this claim & validating with the below tests, Wicking & Quick Dry can automatically be used as claims  **Must test & pass ALL tests in order to claim  ** Reach out to Kohl's PI if your team is looking to use any other verbiage	1) Horizontal Wicking AATCC 198 2) Air Permeability ASTM D737 3) Drying Time AATCC 201	<b>1) Horizontal wicking - water absorption rate:</b> Knit: Original & after 10 washes: minimum 20mm <sup>2</sup> /s Woven: Original & after 10 washes: minimum 20mm <sup>2</sup> /s  <b>2) Air Permeability: Original &amp; after 10 washes:</b> Knit: $\geq$ 160 cfm Woven: $\geq$ 60 cfm  <b>3) Drying Time: Original &amp; after 10 washes:</b> Full synthetics: 20 minutes Blends: 30 Minutes  <b>**Report to include both drying rate &amp; drying time in results**</b>
Performance Test	Test Method	Requirement
<b>MISCELLANEOUS CLAIMS - continued</b>		
Durability (for "durable" claims)	Kohl's Durability Evaluation Tide® Powder Detergent Original & After 5, 10, 15, & 20 washes	Must meet all applicable Kohl's Durability Evaluation Requirements
	Appearance Retention (KAR) AATCC/ASTM TS-008 Modified Tide® Powder Detergent Original & After 5, 10, 15,& 20 washes	Must meet all applicable Kohl's Appearance Evaluation Requirements
Glow In The Dark	Kohl's TM-33	Evaluate if the original and washed specimen either "Still glow" or "No glow " after the exposure of D65 (Daylight) and CWF (Cool White Fluorescent) light separately. If all evaluations are "still glow", the result is "Pass" for the light source. Any one evaluation of "No glow" occurs, the result is "Fail" for the light source.

Low Linting: Lint Loss – Towels	Kohl's TM-4	Tier 1	Lint Loss: 1% maximum for 1 towel
		Tier 2/3	Lint Loss: 0.5% maximum for 1 towel
Light Blocking Effect of Curtain Materials	AATCC 203	Blackout Claim: 100%-98% min. Room Darkening Claim: 97.9%-93% min. Light Filtering Claim: 92.9%-50% min. Percentage Listed on Packaging: Must meet percentage claimed	
Quick Dry – Drying Time of Towels	Kohl's TM-1	Amount of time to dry sample after 3 washes: 35 mins max	
PFAS: Total Fluorine (Products with water repellent, water resistant, water proof, stain resistant, stain repellent and non-stick claims)	EN 14582	<p>&lt;50 ppm</p> <p>*If product fails for Total Fluorine then product must be tested individually for PFOS &amp; PFOA test line below</p> <p>If treated in fabric stage, test in the material stage If treated in full product stage, test in full product stage *Must reference material test report, if tested in the fabric stage*</p>	
Performance Test	Test Method	Requirement	
<b><i>MISCELLANEOUS CLAIMS - continued</i></b>			
Perfluorooctane Sulfonate (PFOS) and related substances, Perfluorooctanoic Acid (PFOA), and its salts and related substances	EN ISO 23702-1	<p>PFOS and related substances: &lt; 1ppm PFOA, its salts and related substances: &lt;1ppm</p> <p>Note: Refer to AFIRM RSL PFOS, PFOA salts and substance list for testing</p> <p>If treated in fabric stage, test in the material stage If treated in full product stage, test in full product stage *Must reference material test report, if tested in the fabric stage*</p>	
Safety Data Sheets (SDS) (for water repellent, water resistant, and stain resistant)	Documentation	<p>Vendor must submit SDS for review at the time of testing. SDS report must be attached to the test report</p> <p><b>*To be marked as DATA ONLY*</b></p> <p>If treated in fabric stage, provide SDS in material stage If treated in full product stage, provide SDS in full product stage *Must reference material test report, if tested in the fabric stage*</p>	

Stain Resistance (Rubber/foam tub mats only) Please contact Kohl's PI for which stain test is appropriate	Kohl's TM-14 Stains: Soap, shampoo, baby oil, lotion	Shall withstand the stains as mentioned in each applicable protocol without staining.
Shrink Resistant	AATCC 150	After 3, 5 & 10 launderings: Wovens: $\pm 2\%$ max Knits: $\pm 3\%$ max
Slip Resistant (for chair pads)	ASTM F609	0.4 coefficient of friction min.
Table Runner & Wooden Surface Damage	Kohl's TM-31	Passing Rating & Color Change: 4.0 min requirement after each recording (300°F, 350°F, and 400°F), 3.5 min requirement after recording (450°F, 500°F). Evaluate the face of the sample for the color change rating (face in contact with the heat source) and the wooden table surface. Temperature $<120^{\circ}\text{F}$ for initial 30 seconds of the test No melting or burning after 30 seconds at each temperature (350°F, 400°F, 450°F and 500°F).
Performance Test	Test Method	Requirement
<b>MISCELLANEOUS CLAIMS - continued</b>		
UV Protection – Applies to protective clothing but not shade devices (Test on Light, Medium & Dark Colorway)	ASTM D 6603/6544 AATCC 183 [21 day turn around time]	<u>Protection Rating</u> <u>UPF Value</u> Good Protection      UPF Rating: 15-24 Very Good Protection      UPF Rating: 25-39 Excellent Protection      UPF Rating: 40+  <u>Packaging should list:</u> UPF value (ASTM standard requires labeling to the lowest UPF value in multiple of 5) Protection Rating Test Method used
Water Repellent	AATCC 22 Modified Spray Test	Original: Rating 90 After 5 Washes: Rating 70
Water Resistance: Rain Test – When Harmonized Code Required Storm Proof Claim*	AATCC 35  Original state & after 5 launderings  Original & after 5 launderings	2 ft. (600mm)/2 min - 1.0g max  3 ft. (900mm)/5 min - 1.0g max
Waterproof – Hydrostatic Pressure	AATCC 127  Original and after 5 launderings	Original – 200 cm min.  After Laundering – 200 cm min.
<b>ADDITIONAL NOTE:</b> Please refer to Kohl's preferred third party labs for individual pricing and samples.		

PROTOCOL VERSION	DESCRIPTION OF CHANGE	DATE REVISED
1000-1	1) Formaldehyde Spot Test – Method changed from Intertek USA #416 to Kohl's TM-5. 2) Fade Resistance – Updated requirement. 3) Wicking (Moisture Management) – Changed method from AATCC/ASTM TS-017 to Kohl's TM-17. 4) Quick Dry (Dry Speed/Evaporation Rate) – Changed method from Intertek USA #415 to Kohl's TM-3. 5) Antimicrobial Test – Clarified test methods. 6) Added UV Protection Claim. 7) Added Quick Dry Test – Towels Only. 8) Added Lint Loss Test – Towels Only. 9) Added Colorfastness to Active Ingredients in Various Cosmetic Products Test. 10) Added Stain Resistance Test.	Amy Her August 2011
1000-2	1) Antimicrobial Test - Added Number of Launderings 2) Added Hypoallergenic Claim 3) Added Light blocking Claim 4) Added Low Pilling Claim 5) Added C/f to Chlorinated pool water for Ultimate performance Beach towels 6) Added Bleach safe claim	Amy Her September 2012
1000-3	1) Added bacteria to use for the antimicrobial tests. 2) Added Moisture management claim 3) Added Benzoyl peroxide friendly claim 4) Added shrink resistant claim 5) Added Bed bug test 6) Added tires for fade resistance, lint loss, bleach safe/friendly 7) Updated test method for soil release and added brands to the stains to use. 8) Updated turbidity test method to part A and updated requirement 9) For stain resistant test added statement (Rubber/foam tub mats only) and added the stains to use. 10) Added Waterproof to test method AATCC 127 11) Added requirement of 35 mins max for quick dry test 12) Added tensile strength to the wrinkle resistance claim	Kristi Sachs January 2014
1000-4	1) Added Fast Absorbency test to protocol for test AATCC 79	Jackie Deppisch August 2015
1000-5	1) For AATCC 30, added reference point for shower curtains and shower liners.	Becky Becker March 2016
1000-6	1) Added version number to Kohl's TM 2. (version 3)	Becky Becker June 2016
1000-7	1) Updated AATCC 30 (test III) performance test information to "Inhibits fungal growth"	Becky Becker July 2016
1000-8	1) Added Superior Fade Resistance to Light test	Jackie Deppisch Feb 2017
1000-9	1) Updated format 2) Updated pH value requirements 3) Removed extra wicking and quick dry testing	Charlene Swanson January 2018
1000-10	1) Updated Breathable or Windproof test to be at 3.0 cfm max instead of min.	Charlene Swanson March 2018
1000-11	1) Updated Smoothness Appearance requirements for Easy Care/Wrinkle Resistant and No Iron/Wrinkle Free ratings	Charlene Swanson January 2019
1000-12	1) Updated to have Easy Care/Wrinkle Resistant and No Iron/Wrinkle Free 2) Updated pH requirement to be 5.0-8.0 (no tolerance) 3) Updated Fade Resistant title to Color Retention 4) Updated Tensile Strength to have 10 launderings noted under the test method instead of performance claim for Easy Care and No Iron claims 5) Added 10 launderings under Soil Release and Stain Repellent to align with apparel performance claims 6) Moved stains to be performed with Soil Release claim under requirements instead of test method 6) Moved amount of launderings under performance claim instead of test method under antimicrobial 7) Rearranged absorbency claims 8) Condensed format for low pilling requirements & Water Resistance: Rain Test 9) Removed Ultra from Tide for bleach safe/friendly products 10) Added asterisk (*) to Colorfastness to Active Ingredients in Various Cosmetic Products and Shrink Resistant test methods 11) Removed Water Resistance from Hydrostatic Pressure testing 12) Added Durability performance claim testing 13) Updated Stain Release to include dry cleaning and spot clean	Charlene Swanson May 2019

1000-13	1) Added Slip Resistant test for chair pads 2) Added new anti-microbial test for Stay Fresh Claims	Charlene Swanson August 2019
1000-14	1) Updated antimicrobial testing requirements	Elizabeth Armstrong Nov 22 2019
1000-15	1) Updated antimicrobial testing requirements for clarity	Charlene Swanson July 2020
1000-16	1) Updated Color Retention/Colorfastness to Sunlight claims to be for outdoor items only, updated UV requirements, added keeps you cool/cool feeling testing	Charlene Swanson November 2020
1000-17	1) Added Table Runner & Wooden Surface Damage testing	Charlene Swanson June 2021
1000-18	1) Updated Light blocking test method and requirements	Charlene Swanson June 2021
1000-19	1) Updated tiering requirements, removed Tier 3 2) Updated stain resistance/soil release claims to be reviewed with Kohl's PI before testing 3) Added All Weather testing	Charlene Swanson August 2021
1000-20	1) Removed "does not need to be tested on polyester fibers" for hypoallergenic claims	Charlene Swanson November 2021
1000-21	1) Added Glow In The Dark test method	Charlene Swanson February 2022
1000-22	1) Added test lines for PFAS: Total Fluorine and PFAS: PFOS & PFOA and its salts and related substances for the following claims: Water Resistance/ Repellency, Stain Resistance/ Repellency & Waterproof	Becky Becker March 2022
1000-23	1) Updated Glow in the Dark Test Method to TM-33	Violet Nelson July 22, 2022
1000-24	1) Removed blood from soil release test	Charlene Swanson September 2022
1000-25	1) Updated PFAS: Total Fluorine requirements	Charlene Swanson February 2023
1000-26	1) Added SDS sheets as a requirement for all Total Fluorine/PFAS products	Charlene Swanson March 2023
1000-27	1) Removed urine from soil release test 2) Updated fade resistance to light wording	Charlene Swanson July 2023
1000-28	1) Updated cooling test method from ASTM D5802 to AATCC 198 for wicking	Elizabeth Armstrong Sept 2023
1000-29	1) Removed asterisks, since all colorways must be tested 2) Updated guidance on Total Fluorine, PFOS/PFOA, and SDS requirements	Charlene Swanson March 2024
1000-30	Updated cooling claim line to align with AATCC requirements (old standard was for ASTM)	Elizabeth Armstrong June 2024
1000-31	Updated Inhibits the growth of bacterial odors test line to align with protocol 703 shower curtain to have both 3 and 5 washes	Elizabeth Armstrong Oct 2024
1000-32	1) Updated Hypoallergenic claim to specify for feather and down products only. 2) Added details for hypoallergenic claim on polyester based items. 3) Alphabetized Miscellaneous claims section for easier readability.	Kate Anderson Dec 2025