

Glass - is it up to scratch?

You've just spent hundreds of thousands of dollars on a new house overlooking the bay. You've just moved in, and having opened the bubbly you look out of the new feature glass window at the wonderful view. As the sun begins to set you begin to notice spider webs all over the glass, but as you go to wipe them off you realise the webs are not webs, they are scratches. As you look closer, you notice most of the windows are suffering the same fate. The builder's phone number immediately comes to mind. A common scenario? You bet!

The causes of glass scratching are varied, ranging from pure negligence to good intentions, to defective glass.

The mechanisms of scratching can be usually determined from the pattern of the scratches. For example, if a blade scraper is used to clean the glass it is usually used in a straight motion with a slight curve at the top of the stroke. A rag laden with sand is usually used in a sweeping or arched motion and results in scratches of similar pattern. Where concentrated straight scratches centre around a point it is typical of an implement used to remove a "spot" adhesion such as cement render or paint.

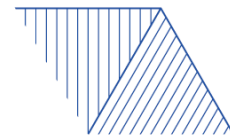
But of greater concern to builders, cleaners, and insurers is the phenomenon that appears to affect toughened glass. It is simply known as single-sided scratching.

In the late 1980s, Technical Assessing was asked to investigate a loss involving a large quantity of toughened glass that surrounded a foyer of a new office building. After some study it was noticed that, although nearly all glass panels were scratched, they were only scratched on one side of the panel. Further, some were scratched on the inside face of the building and some on the outside. There were some consistencies noted that related to the alignment of the glass during the toughening process.

Subsequent to this, a series of claims for scratched toughened glass was received.

We investigated the matter with various glass manufacturers who "knew nothing about it". Eventually we contacted a person who advised they were scientifically investigating the matter – on behalf of one of the manufacturers.

To date, no definitive reason has been determined, only theories, but we understand investigations are continuing. Most of the theories centre around accumulations on the rollers during the toughening process and/or the affect this has on the glass surface.



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The fact that two identical panels of toughened glass can be side by side, one with its “face” on the inside and the other on the outside, and both panels being cleaned concurrently on the inside and the outside, yet scratching only occurs on one side of both panels, casts doubts on the policy coverage. We would point out that the problem is not consistent. After the series of matters in the late 1980s, we have had two obvious “series” of claims since then, the last one being during 2000. All were found to be suffering from single-sided scratching.

Differing manufacturers of the toughened glass also were noted. An observation of the writer’s is that these losses seem to correspond with “busy” periods in the building industry.

We would also point out that to look at toughened glass only without investigating whether other float or non-toughened glass in the same building is affected, would be a mistake. Other factors, such as inappropriate cleaning methods that are not in accordance with industry standards, are always a possible cause.

Of course, policy response is always another interesting question. Is the scratching faulty workmanship or faulty materials? In scratching the glass, is the glass being worked upon or is the scratching a result of accidental damage? What does the policy exclusion say? How many excesses should apply? How many causes of scratching are there? Was the scratching caused by a cleaner or others? Who is covered by the policy?

All this and more needs to be considered with this type of claim.

Of course, not all marks on windows are scratches. So, when you are looking out that window and see those marks, it may mean that it really is time to get rid of the spider webs.