

finch

Claims Handling Guide



Our Commitment to Quality

Finch Paper LLC is committed to manufacturing and delivering paper of consistently high quality and providing unparalleled service to our customers. Our standards of workmanship, productivity and quality assurance have been established with the intent of exceeding our customers' expectations. We strive, at all levels of the organization, to meet our customers' needs and to provide any specifications, within our mill's capabilities, they may require.

If our products do not meet normal performance or quality standards, we are committed to responding and resolving the matter quickly and courteously. A Technical Services program is in place to assist with any questions or difficulties that may arise.

The employees of Finch Paper have, for many years, led the market in the production of high-quality uncoated printing and writing papers. Our success has been, and will continue to be, driven by a tremendous pride in our company, our products and our customers, and by the keen awareness that our customer is our true employer.



*Joe Raccuia
Finch Paper
President and CEO*



Finch Paper Technical Services

Finch Paper's Technical Services staff is committed to solving problems related to the use of Finch Paper with a minimum amount of disruption to our customers' production schedules.

With experience at every level of paper production from pulp to finishing, from paper machine foreman to paper inspector – our representatives have assembled a knowledge of Finch Paper, its qualities, capabilities and intricacies that is second to none. They also bring to the table years of experience in the printing industry, as well as formal education in printing and graphic arts technology.

These attributes – coupled with the tremendous insight gleaned from their many visits and conversations with paper merchants, printers, converters, designers and end users – enable Finch Technical Service specialists to provide a level of technical support you'll come to count on.

To contact our Technical Services staff, please call 1-800-833-9981

Gerry Brown – Technical Service Specialist

Ext. 5508 gbrown@finchpaper.com

Scott Palmer – Technical Service Specialist

Ext. 5483 spalmer@finchpaper.com

Deirdre Woodell – Customer Satisfaction Coordinator

Ext. 5395 dwoodell@finchpaper.com

Written correspondence should be sent to:

Technical Services Dept.

Finch Paper LLC

1 Glen St. Glens Falls, NY 12801

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1. Our Responsibilities and Policies

Finch Paper prides itself on its effective quality assurance process. Our team of experienced papermakers, working with the latest computerized control system, give us the best of both worlds when it comes to producing consistently high-quality product.

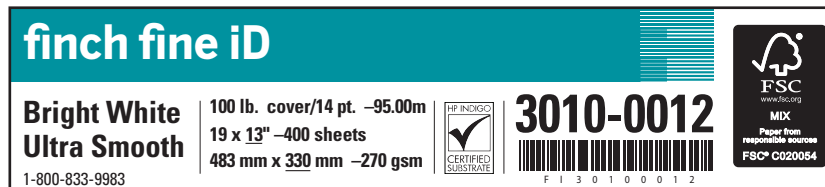
If our products fail to meet normal performance or quality standards, we are committed to quickly resolving the problem and making an equitable settlement. Finch Paper will also make every effort to replace defective paper in a timely manner, in order to minimize disruption to our customers' production schedules.

The key to quick resolution of problems are information, evidence and cooperation.

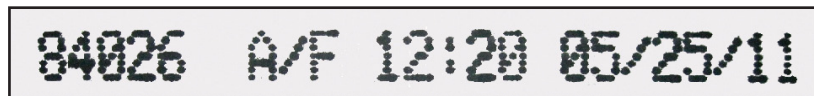
1a. Reporting a claim

If a problem is encountered with our product, your first call should be to your paper merchant. The merchant should gather as much information as possible and notify their Finch Paper account executive or our Technical Services Department directly.

No one knows Finch Paper, its qualities and abilities, better than our Technical Service specialists. In order to resolve your claim effectively and efficiently, the specialists need complete information regarding the problem at hand. Some of the most important information can be found on the roll, skid or carton stencil, and label for the paper involved.



Sample of a Finch Fine iD carton label.



Sample of the carton stencil which provides us with the run information.

1b. Documenting your claim

In addition to complete stencil and label information, some claims must be accompanied by samples, as noted below. If you encounter a problem and are unsure of what types of samples are required, please call our Technical Services Department or an account executive for guidance.

Converting Problems:

- i. At least 15 consecutive unprinted samples, submitted flat and between protective, rigid cardboard covering.
- ii. Carton stencil and/or skid label.

Baggy Rolls:

- i. A minimum of five continuous unprinted wraps, submitted in a protective tube.
- ii. Roll label.

Curls, Waves:

- i. At least 15 consecutive unprinted sheets, submitted flat and between protective, rigid cardboard covering.
- ii. Photos of sheets in the carton or on a skid.
- iii. Carton stencil or skid/roll label.

Surface/Printability Problems

- i. At least 15 consecutive unprinted sheets, submitted flat and between protective, rigid cardboard covering.
- ii. Ink/fountain solution samples.
- iii. Tape pulls from blanket or plate, mounted on plastic film or acetate. (Do not mount tape back on the paper. We will be unable to analyze it.)
- iv. Carton stencil or skid/roll label.

Smashed Blanket:

- i. The smashed blanket.
- ii. The sheet that caused the damage.
- iii. Five consecutive sheets showing the effects of the smashed blanket.

Web Breaks:

- i. Samples of both ends of break.
- ii. Roll label.

1c. Time Limits for Claims

Claims must be filed within 90 days of a paper shipment from our mill and within 30 days of encountering a problem. Settlements will be determined following an evaluation by Finch Paper Technical Service specialists in conjunction with the paper merchant or Finch account executive. Finch Paper will make every effort to resolve the claim within 30 days from receiving all necessary supporting documentation.

1d. What We'll Cover

When a claim is confirmed, our responsibility is generally limited to replacement of the defective stock. In some instances, exceptions to this rule may be allowed, as follows:

Lost Press Time:

Claims for lost press time due to substandard paper will be considered. Press charges will be based on NAPL guidelines. Claims must be submitted at the same time as the physical evidence.

Blanket/Plate Replacement:

Should defective Finch paper result in damage to a blanket or plate, Finch Paper will make restitution at a rate determined by the age and prior condition of the damaged equipment. We will also reimburse for up to one-half hour of replacement time per damaged blanket. The damaged equipment, along with press sheets showing resulting damage, must be submitted to Finch Paper prior to the issuance of a settlement. Finch Paper will not assume liability for continued production of an unacceptable product due to damaged blankets or plates.

Web Breaks:

Finch Paper recognizes that, on occasion, defective paper is the cause of web breaks. Should defective paper cause more than five breaks per 100 rolls, we will assume responsibility. One web break allowance will be made for each web stoppage, regardless of whether a single or multiple web presses are used. The allowance will be based on the paper's web width, type of printing and NAPL standard press cost per hour.

1e. How To Report Transit Damage

It is the responsibility of the shipment consignee to inspect each shipment of Finch paper upon arrival and to immediately report any damage to the railroad or trucking company. A formal claim should also be filed with the carrier at this time, and a signed statement regarding the damage should be obtained from the carrier representative on the scene.

There is only a 30 day window after delivery of Finch paper to issue a claim with the freight company.

1f. Disposition of Defective Paper

If a shipment of Finch Paper is found to be defective, please contact your merchant immediately. Upon completion of a Finch Paper Technical Services evaluation, we will issue a written authorization for disposition of the paper.

2. User Responsibilities

The printer or converter shares responsibility for the quality of Finch paper at the time of printing or converting. Finch Paper is not liable for:

- i. Problems caused by improper conditioning of Finch paper prior to its use.
- ii. Problems caused by defective or improperly used equipment.
- iii. Problems caused by ink, fountain solutions, defective blankets or plates, or the drying process.
- iv. Lost press time resulting from problems with auxiliary equipment.
- v. Problems encountered when folding or converting Finch paper that was printed and sheeted on a heat-set offset press.
- vi. Problems arising from cutting or trimming.

2a. Choosing The Right Paper

Finch papers are manufactured with specific end uses in mind. It is the user's responsibility to select the proper grade and basis weight for each individual project. Finch Paper account executives will gladly assist in making the right choice.

2b. Proper Storage & Handling

Finch papers are manufactured with moisture content compatible with a pressroom maintained at 40 to 55% RH at 70° F. Optimum performance of Finch paper can be achieved when it is stored and used under these conditions.

2c. Running Defective Paper

If a printer or converter discovers defective paper and continues with production without approval from Finch Paper, the user assumes full responsibility for the cost of the paper and any printing or converting expenses.

2d. In-Plant Sheeting By User

To ensure proper specifications, customers wishing to sheet Finch paper rolls at their facilities should inform their account executive or customer satisfaction representative when ordering. However, Finch Paper can make no guarantee of production rates for paper that is sheeted after leaving the mill.

If a problem is detected with paper during in-house sheeting or trimming, the problem roll should be immediately set aside for inspection by Finch Paper's Technical Services Department. Following this inspection, Finch Paper may issue credit for the remainder of the roll and resulting waste. Any sheeting or trimming done on problem paper without authorization from Finch Paper is the responsibility of the user.

3. Standards and Tolerances

3a. Basis Weight Tolerances

Finch papers are manufactured to within 5 percent above or below (+/- 5%) the basis weight ordered.

3b. Footage Tolerances

Footage tolerance on roll orders for Finch paper is plus or minus 1 percent (+/- 1%). For example, an order specifying footage of 32,000 feet would have a tolerance of plus or minus 320 feet. Finch Paper will attempt to accommodate requests for tighter tolerance.

3c. Order Specification for Roll Diameter or Footage

If your specified roll diameter and weight are found to be incompatible, the roll weight will be the controlling factor. In cases where the specified diameter and footage are incompatible, the controlling factor will be the maximum diameter specified.

3d. Splices

Finch Paper will make every effort to ship rolls with no more than two (2) splices per roll, and no splice within 1 inch of the outside diameter. Splices will be flagged upon customer request. They are diagonal and are made of pressure-sensitive material.

3e. Trimming Tolerances

<i>Manufacturing Sheets:</i>	<i>Trim To:</i>	<i>Tolerance:</i>
Under 374 sq. in.	Exact	-0 or + 1/32" (from ordered size)
374 sq. in. and up	1/16 (oversize)	+ 1/8" (from ordered size)
Work and Tumble or Perfecting	Exact	+ or - 1/32" (from ordered size)
<i>Stock Sheets</i>		
	Exact	+ or - 1/32"

Rolls:

Standard tolerance is + or - 1/32". When roll width is to be "not wider than," the specification becomes + or - 1/16". When width is to be "not narrower than," the specification becomes - o + 1/16".

3f. Short Grain Paper

Finch Paper will accept orders for short grain paper, subject to the following limitations and recommendations:

- i. Pressroom should be 40 to 55% RH at 70° F.
- ii. Close register printing is not recommended.
- iii. All printing should be done on one pass through the press.
- iv. Long grain paper should not be used in the same run.

Even with these precautions, short grain printing is far from foolproof. Due to the paper's natural limitations, problems such as wrinkling and mis-registration are often encountered. By requesting short grain paper, a user accepts these potential difficulties.

3g. Overruns and Underruns

For permissible deviations constituting good delivery, please see chart below.

When orders carry definite maximum or minimum limitations as to quantity (“Not more than” or “Not less than”), the percentage of one-way variation allowable for the quantity is doubled. Split deliveries will be considered as individual making orders for over and under allowances. We reserve the right to ship one partial skid per line item on making size skid orders, provided that the total weight is within the stated shipping tolerance.

Quantity	Permissible Deviation Constituting Good Delivery	Permissible Variation	
		Not More Than	Not Less Than
Less than 5,000 lbs.	20%	-40%	+40%
5,000-9,999 lbs.	10%	-20%	+20%
10,000 - 39,999 lbs.	5%	-10%	+10%
40,000 lbs.	3%	-6%	+6%

4. Technical Services Team

Gerry Brown

Gerry’s career with Finch Paper began in 1985 in the Research and Development Lab. He was promoted to Paper Inspector in 1988 and Technical Services Representative in 1990. Gerry has also taken part in GATF and RIT programs.

Karen DuRose

Karen began her career at Finch Paper in 1994 as a Customer Service Representative in the Order Department. She was appointed back-up in the Claims Department in 1996 and promoted to Customer Service Coordinator in 2004. Karen brings to her position extensive knowledge of our product, our customers and mill capabilities.

Scott Palmer

Scott has been with Finch Paper since 1978. He joined the Technical Services Department in 1992, after serving as both a Paper Inspector and Machine Room foreman. He has also supplemented his knowledge of Finch Paper with continuing education courses in printing through GATF and RIT.