

Straight Talk about Mold

Where does mold come from?

Mold is everywhere and has been around since the beginning of time. There are over 100,000 species and as much as 25% of Earth's mass consists of mold. It is a naturally occurring substance and is not manmade.

How does mold affect health?

Millions of people are exposed to mold everyday without it causing harm. In fact, some mold strains have many proven beneficial uses. For a person to exhibit any adverse symptoms to mold, they must first be exposed to the mold spores through inhalation, ingestion or some other type of physical contact. It's important to note that what may affect one person, may have no affect on another. Whether or not a person develops symptoms depends on a variety of factors:

- The amount of exposure
- The frequency of exposure
- The susceptibility of the individual person
 - Genetic disposition
 - Age
 - Overall state of health

There is no correlation between the color of mold and its affects on health.

Is there a safe level of mold?

Since the amount, frequency and susceptibility to mold varies from person to person, it is difficult to determine safe or unsafe levels. Because of this, state or federal governments have not created regulations, standardized tests, or established recommend exposure limits. The absence of standards is exacerbated by the fact that there are limited certifications available.

How is the increase in mold claims affecting insurance premiums?

Insurance companies must charge enough to cover the cost the insurable losses. Until recently, there weren't many mold claims and therefore, insurance companies weren't factoring the cost into their rates. Recently though, mold claims have risen literally hundreds of times over. In order to continue paying the claims, insurance companies must raise rates to cover what they expect to pay out.

Two other options insurance companies have are 1) exclude mold coverage completely or 2) put a limit on the amount of coverage they'll pay. Both of these options *may* help keep insurance rates down a bit, but at the expense of losing or limiting coverage.

Why the litigation frenzy?

Because research has not determined health risks and conflicting information about mold, there is a general panic issue and disagreement over what truly needs to be done.

Testing and clean up companies often make property owners overly concerned and cause unjustified claims. Since there are no state or federal regulations covering companies that enter this business, the consumer must be careful in choosing a service.

Attorneys are capitalizing on the confusion and lack of clear scientific knowledge that exists and are attempting to place blame for mold damage by filing lawsuits against insurers, builders, contractors, and inspectors - just to name a few. Many times these lawsuits have little basis, but require insurers to spend thousands of dollars in defense costs. In turn, insurance companies must factor in these costs to insurance rates.

Why do mold claims take so long to resolve?

Mold claims can last for months because of the lengthy remediation process. If the level of mold in a building is deemed “unacceptable” (although there are no recognized standards) an industrial hygienist may have to develop protocol to remove the mold. It may take weeks to develop this plan and several more before remediation begins. Once the mold is removed, a second set of clearing tests is required before reconstruction can begin. During this time, homeowners are not allowed to live in the house. The cost of additional living quarters adds to the cost of paying the claim and in turn, increases the amount insurance companies must factor into their insurance rates.

How to handle mold growth

Routine maintenance, quick response to water leaks, and early detection are the best ways to avoid most mold problems. Quickly stopping a leak or source of moisture is critical to preventing the growth of mold. Immediately repairing water damage can inhibit mold growth and minimize the cost of the claim.

Also helpful in preventing mold growth:

- Keep humidity levels below 50%
- Use air conditioning or a dehumidifier in the summer
- Ensure that the house or building has adequate ventilation

How to clean-up mold

In the past, bleach, water and a little common sense were considered the best way to clean and remove mold. And today, despite what some might tell you, that simple recipe is still the best advice in most cases.

- Remove the source of the water
- Clean the area with a bleach and water solution
- Remove and bag porous materials
- Non porous materials such as glass or plastic can be cleaned and disinfected with the bleach solution

It is the policyholder’s responsibility to “preserve and protect” the damaged property and to mitigate the loss. That is, to handle any water loss promptly (within 24-36 hours.)

The position of The Center for Disease Control and Prevention

“There are very few case reports that toxic molds (those containing certain mycotoxins) inside homes can cause unique or rare health concerns such as pulmonary hemorrhage or memory loss. These case reports are rare and a casual link between the presence of the toxic mold and these conditions has not been proven.”