

MOLD



- Mold is considered a sub-group of the Fungi Kingdom
- Mold are asexual fungi
- Present on clothing, carpet, air we breathe, everywhere...
- Types include: Aspergillus, Penicillium, Botrytis, Stachybotrys, Fusarium, etc.
- Produce spores that are extremely small and can be airborne
- Mycotoxins: A powerful chemical released by fungi to help in competition for food contained in the spores, viable or nonviable
- The IICRC S520 is the Standard of Care for Mold Remediation
- A mold spore typically found in indoor environments is 2-20 Microns

MOLD GROWTH

- Most Thrive at between 64 - 90° F
- Needs moisture
- Needs an organic food source (drywall, skin)
- Grows better in darkness
- Molds can grow in almost any humidity level; however, they typically thrive when relative humidity exceeds 60%

MOLD: GOOD AND BAD

- Many commercial uses: Medicine, food, commercial products
- It can decay dead plant material
- It produces mycotoxins
- Some are pathogenic, toxigenic, allergenic
- Presence of active growth (past or current) of mold can impact your health adversely
- Airborne mold can be inhaled
- Viable and non-viable ("living" and "dead") mold spores can have health effects

1990's - Early 2000s

- Sharp Increases in Mold Related Claims
- Public Awareness of Potential Health Hazards of Mold Increased
- Mold Litigation was on the Rise/CBS - 48 Hours video

2001

- Guy Carpenter Study Showed that Nearly Half of the "Toxic" Mold Cases Filed in the U.S. and Canada Involved Alleged Bad Faith

2003

- 39 States Approved Mold Exclusions

2005

- Mold Created a Crisis in the Industry that Resulted in an Estimated \$3- \$8 Billion in Claims
- Most Mold Related Losses are "Excluded"
- Some Carriers Offer Buy-back Options/Endorsements. Some Carriers Totally Exclude
- Hess v State Farm - Landmark precedent

2006

- In General, Carriers that Cover Mold, Limit payments to \$5000 and \$10,000

Human Hair

- 40 - 300 Microns

Tobacco Smoke

- .01 - 1 Micron

Beach Sand

- 100 - 2000 Microns

Mold Spores

- 2 - 20 Microns

There are 25,400 microns in one inch. A micron is One Millionth (1/1,000,000) of a meter. HEPA (High Efficiency Particulate Air) Filters are 99.97% efficient to .3 microns.

WHEN SHOULD I BE CONCERNED?

- Water Damage or Intrusion of any kind that has gone unmitigated
- Visible mold: velvety, slimy, white, black, green, pink, smelly areas with sustained areas of high RH (Relative Humidity) above 60%
- Construction Defects: HVAC and plumbing problems, improper venting, roofs, stucco, and/or grading
- Human sensitivity: itchy eyes, burning sensation on skin, musty odor, change in breathing pattern reported by occupant or you during inspection

MOLD PER IICRC S520

Contaminated as the presence of indoor mold growth and/or spores, whose identity, location and amplification are not reflective of a normal fungal ecology for an indoor environment, and which may produce adverse health effects and cause damage to materials, and adversely affect the operation or function of building systems.

Condition 1 (normal ecology) – may have settled spores, fungal fragments or traces of actual growth whose identity, location and quantity is reflective of a normal fungal ecology for an indoor environment.

Condition 2 (settled spores) – an indoor environment which is primarily contaminated with settled spores that were dispersed directly or indirectly from a Condition 3 area, and which may have traces of actual growth.

Condition 3 (actual growth) – an indoor environment contaminated with the presence of actual growth and associated spores. Actual growth includes growth that is active or dormant, visible or hidden.

PREVENTING A MOLD PROBLEM

- **Properly Mitigating Water Damage**
- **Controlling the Environment**
Temperature, Ventilation, Humidity
- **Proper Maintenance**
Installation of Dehumidifiers
Roofs
Drainage System
Slow and Continuous Leaks

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