

# Mold

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Most homeowners recognize the importance having snug, dry home. Now there's a reason to put more emphasis on keeping it dry....toxic or black mold. A certain form of mold, called *Stachybotrys* (pronounced stakki-botris), continues to be issue in many homes and in courtrooms as persons suffering from infestation attempt to get insurance coverage.

Many types of mold are found indoors and can grow on nearly any type of damp or wet surface including wood floors, carpeting, tiles, drywall, paneling, insulation, etc. The only conditions necessary for its formation is moisture, food (organic material) and time. Besides mold's ability to physically damage a home (staining, warping, deterioration), mold spores can become airborne, making people susceptible to developing allergic or respiratory symptoms. Research has attributed some significant health problems caused by extended exposure to mold. In 2004, the Institute of Medicine reported that, even in healthy persons, the presence of mold can affect respiratory health. Persons most affected by indoor mold are those who already have a higher level of sensitivity such as persons with allergies.

Damage to a home or its occupants that is caused by mold is typically excluded. Insurance policies are designed to handle accidental causes of loss and items such as mold infestation, rusting and rotting are seen as home maintenance issues. However, in one notorious court case, a family in Texas was awarded several million dollars because its insurer allegedly mishandled a loss, creating a condition that allowed the growth and spread of toxic mold.

Rather than be concerned over the possibility of insurance coverage, prevention is the best course of action. Inspect in and around your home, looking for indications of moisture. Correct any conditions that could cause moisture build-up such as leaky roofs or plumbing, condensation, leaking appliances, etc. Since there are many concealed areas in a home that are capable of harboring mold, an inspection may be prudent. There are many services available for both professional inspection and, if needed, remediation.

Keep your home snug and dry and avoid a moldy problem.

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