

Mold Clean-Up After Disasters

Mold can occur after water intrusion into a building, a burst pipe, or another leak. While mold remediation is usually a job for professionals, your property insurance policy may require some mitigating action on your part to prevent mold from developing. Here are some tips that may help you prevent fungal damage.

BE PREPARED

The first thing you should do is make sure you understand your obligations under your insurance contract. Many insurance policies require property owners to take preventive action to safeguard the structure and its contents after water has infiltrated a building. Talk to your insurance broker if you don't understand the role you are expected to play, since taking action may be tied to the amount you will receive in a claim.

You may even have a mold exclusion or sublimit in your insurance policy, meaning you will receive no claim payout or a very limited amount of recovery for mold damage. In some cases, you can add mold coverage for extra cost, so discuss a mold endorsement with your insurance professional to see if it would be worth the higher premium.

If you are required or wish to assist in the initial stages after a water-loss event, it will help to have some items on hand. These include:

- Wet-vac
- Fans
- Blocks or risers for furniture and carpets
- Gasoline-powered generator (and gas)
- Dehumidifier
- Packaged moisture absorbers (bags, tubs, socks, etc.)

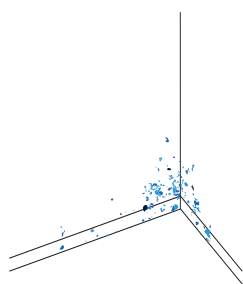
TAKE ACTION

Once a storm or flood has subsided and it is safe to be inside your property, you can begin mitigation. Mold can begin to grow in as little as one day, depending on temperature and humidity conditions, so quick action is necessary. Take photos of the damage before you begin remediation, and save receipts if you spend money on preventive care. You might be able to get some reimbursement at claim time.

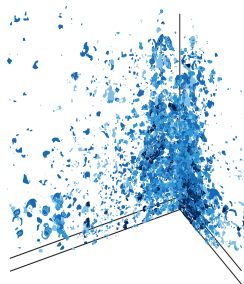
Here are some steps you can take to prevent mold from developing:

- Remove standing water and mud, if there is any
- Remove as many water-damaged items from the building as possible
- Lift furniture onto risers
- Place items from boxes that are water-damaged onto racks (outside if possible)
- Lift area rugs to increase airflow underneath
- Wet-vac installed carpeting to remove as much water as possible
- Set fans to high and aim at wet fabrics, cabinets, and walls
- Turn on the dehumidifier and empty it often

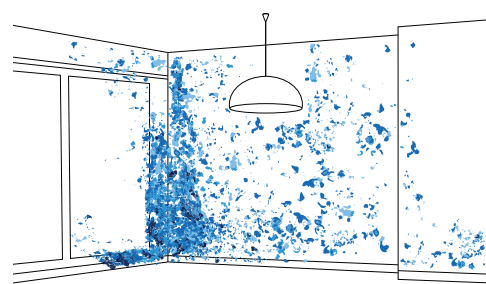
Stages of Mold Growth



MINOR



MODERATE



MAJOR

Call your insurance company as specified in your policy and inquire about coverage for professional disaster remediation. While your initial steps are helpful, broad damage to your interior may require chemical antifungal agents and professional water, mud, and contaminant removal. Remember, floodwaters contain many bacteria and pollutants that could cause skin and respiratory problems.

WHERE MOLD TYPICALLY FORMS

Mold typically cannot be seen at its earliest stages. Conditions are most favorable in corners/joints of walls, cabinets, and mouldings as well as fabrics and composite wood products, such as drywall, cabinet trim, some furniture, and shelving. Boxed items also are highly susceptible to mold.

Paintings or other artwork on walls can trap humidity after a storm or flood, and

clothing/fabrics inside closets can become musty if water has soaked into wallboard or foundational closet walls or floors. Immediately increasing airflow can reduce or eliminate chances of fungal growth. It may be wise to hang fabrics on a rack or line outside of closets/cabinets until the interior air is dry. Moisture absorbing packets, such as tubs, socks, snakes, or bags, are widely available and may provide some longer-term help in enclosed spaces such as closets and cabinets.

BEST SOLUTION

No matter what kind of mold damage you have, it's best to contact a professional for an expert evaluation, because minor damage can turn into a major loss in a short time. Don't risk your health, safety, or property. And consider if an addition to your property insurance policy to include or increase your mold coverage is the right option. It may be the protection you need.

CLAIMS CONTACT INFORMATION



877.264.2519



IOARSClaimsIntake@ioausa.com