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Do You Have A Mold Problem?

There are two ways to recognize a potential mold problem. One is from complaints of building occupants and the other is visual observation of fungal growth. If you discover mold or believe that there could be a presence of mold inside a building, the following procedures should be taken:

- 1) Contact Catholic Mutual to report a possible claim.
- 2) Make a visual inspection of the mold contamination to determine the extent of mold growth and scope of work necessary for remediation.
- 3) If necessary, consult with an Indoor Air Quality professional (IAQ) to determine if a mold problem exists, (they will perform testing of the site and submit test samples to a qualified laboratory to analyze mold spores and colonies). IAQ professionals include industrial hygienists, microbiologists, indoor environment scientists/consultants, and various public health officials. These people can conduct testing before, during, and/or after remediation work. The purpose of testing before remediation is to determine the scope of remediation (called a protocol) required for the remediation vendor when removing the mold. Testing after the remediation work is complete can indicate if the removal was successful and final repairs can be made. The first step is consultation with the IAQ professional to establish:
 - A) The personal protective equipment required and the site-specific safety plan.
 - B) The areas to be addressed, security control, and responsibility.
 - C) The work to be accomplished in each area.
 - D) Structure and contents to be remediated (or discarded/replaced).
 - E) Dehumidification to be implemented.
 - F) Disposal of contaminants and discarded materials.
 - G) Testing during the project.
 - H) Timeframe of project.
 - I) Resources committed to the project.
 - J) Final clearance testing and measurement levels.
 - K) Total cost of the project.
- 4) Determine the source of the moisture which has caused the mold to grow and eliminate the source.
- 5) Hire a mold remediation specialist to work with the IAQ professional and to determine if remediation can immediately begin or if the need for test results to come in should first occur. Under some situations, it might be best for remediation to begin as soon as possible. Remediation is the removal of all identified contaminants. Before remediation takes place, the original cause of the contamination must be addressed and eliminated.

Screening For Remediation Companies

To facilitate rapid response, it is recommended that a relationship be established with IAQ professionals and remediation contractors before the need arrives. It is important to obtain a list of all qualifications, and applicable certificates of insurance. What other insurance companies have they worked for? How will they assure there will not be a reoccurrence of the mold problem? What testing methods will they use and what labs will they use to test mold samples? What types of samples will be taken? What standards will they use to determine whether existing molds are dangerous? Have them describe the performance capabilities of the equipment they are recommending and discuss how their restoration program incorporates available resources such as HVAC systems. How often will they communicate the progress of their work and what documentation is routinely maintained and provided to you and/or the claims representative?

There are many sources of information available regarding the effects of water and mold and the steps necessary to prevent, control and remove them when a loss occurs. A few sources are listed below.

New York City Department of Health. The Guidelines on Assessment and Remediation of All Fungi in Indoor Environments
(<http://www.moldremoval.com/html/NY%20guidelinesonremediationl.htm>)

EPA Mold Remediation Guidelines. EPA Document-Mold Remediation in Schools and Commercial Buildings (www.epa.gov/iaq/molds)

The Institute of Inspection, Cleaning and Restoration Certification (IICRC) issued the second edition of its water damage standard in 1999 entitled IICRC S500 Standard and Reference Guide for Professional Water Damage Restoration (www.iicrc.org/)

American Industrial Hygiene Association (AIHA) <http://www.aiha.org>. American Conference of Governmental Industrial Hygienists, Inc. (ACGIH)
<http://www.acgih.org>

Moisture is recognized as the primary factor contributing to mold growth. Also important is temperature, humidity and the availability of nutrients or growth substrates. When conditions are favorable, mold can begin to develop within 48-72 hours, if proper mitigation steps are not immediately started. To limit microbial growth in wet materials (due to water leaks or flooding) within 24 to 48 hours of occurrence, dry materials to a moisture level that will not support microbial growth and discard sewage contaminated porous materials.

It is very important to act quickly and with common sense when faced with a water loss and/or mold situation. We ask that you begin mitigation activities immediately and contact us as soon as possible to report a possible claim involving water loss and/or mold. We can work together toward reducing the risks involved for these types of situations.