

Insurance Times: Expert advises: mold prevention works better than clean-up
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It's no secret that the insurance industry is buzzing about mold and its potentially far-reaching affect on homeowners' claims costs.

But Dan Bernazzani doesn't use numbers, charts or figures to illustrate the damage mold can create. Instead, he makes his point by describing the voracious appetite most mold has.

"Its job is to eat up product," explains Bernazzani, a cleanup consultant.

"Mold looks at sheet rock and sees a sandwich."

Bernazzani, president of Liberty Carpet & Flooring Analysis in Vermont, spoke about mold and the damage it can cause during a recent meeting of the New England 1752 Club, held Nov. 2 at Ken's Steakhouse in Framingham, Mass. Early on, he acknowledged that mold is becoming a "huge issue" in the industry.

"The insurance industry is really running scared about mold. There's no doubt about it," he said.

As part of his presentation, Bernazzani gave a primer on mold and some facts and figures about its impact on people. Mold is everywhere, he said, but acceptable or insurance coverable-levels are hard to establish because there are so many varieties and everyone reacts to it differently.

Reactions, he said, can be non-existent or allergic and others can die from prolonged exposure to it in their homes.

"It's the dose that makes the poison," he said.

Homeowners and insurers also can spend less by working to prevent mold rather than trying to clean it up after it appears. Mold can be killed, he said, but it's hard to remove and it still releases "endotoxins" even after its dead.

Mold Facts

Among Bernazzani's facts about mold:

- Mold spots on walls, sheet rock or rugs can represent millions of spores. The spots represent the waste products mold produces after it digests a given material.
- Mold mostly affects young children, people with poor immune systems and the elderly.
- New York City, in 1993, developed guidelines to address contamination from one kind of mold – *Stachybotrys*, which is suspected to cause cardiopulmonary problems. But health officials, Bernazzani said, still haven't been able to establish a definitive connection between the two.
- Mold grows between 68 and 86 degrees Fahrenheit. Ingredients that promote mold growth include darkness, a stagnant area and water. Food sources such as sheet rock or wallpaper paste also feed mold, he said.
- Regulators are split on how to address mold contamination. Some want more regulations and others less, he said. Consumers are also widely split on the issue.
- The Center for Disease Control and Prevention says mold doesn't always cause indoor problems. But all mold should be treated as a potential health risk and removed, he said.
- Experts are split on whether residents should leave their home after mold contamination. The CDC says each case should be considered individually and involve consultations with your physician, he said.
- Property owners and insureds should keep detailed records of all mold-related repairs and restoration.
- After a flooding, when a room is dry, mold can go dormant but isn't necessarily gone from the area.
- Lead paint used to help prevent mold growth.