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Protecting Your House From Mold

When it comes to keeping your home mold-free, a strong offense is definitely your best defense. To prevent mold, eliminate moisture from your home and be on the lookout for signs of possible growth, such as musty smells or watermarks on walls and ceilings.

Caught early, mold can usually be removed by a thorough cleaning with bleach and water. To prevent mold from re-growing, however, it is essential that the source of the moisture be eliminated and the affected area properly dried, cleaned, and if necessary, replaced. Also, remember to bag and dispose of any material with moldy residue such as rags, paper or debris.

Mold, like rot and insect infestation, is generally not covered by a homeowners insurance policy. Standard homeowners policies provide coverage for disasters that are sudden and accidental. They are not designed to cover the cost of cleaning and maintaining a home. If, however, mold is the direct result of a covered peril such as a burst pipe, there could be coverage for the cost of eliminating the mold.

According to the Centers for Disease Control and Prevention (CDC), mold is everywhere. It grows year-round and can be found both indoors and outdoors. Outdoors, mold is commonly found in shady, damp areas and in soil. Indoors, it can be found where humidity and moisture levels are high, such as in basements, kitchens, bathrooms and on ceilings and wall interiors where water from leaky pipes, roofs or windows can accumulate. While most molds pose no threat to humans, the CDC warns that certain molds can produce hay fever-like allergic symptoms. If you or your children have symptoms associated with mold, see a physician. Keep in mind, that many symptoms associated with mold exposure are common to other illnesses.

To help prevent the growth of mold in your home, the I.I.I. suggests the following:

Reduce Humidity In Your Home

- Keep the humidity level in your home between 30 percent to 60 percent by using air conditioners or dehumidifiers.
- Put exhaust fans in kitchens and bathrooms.
- Don?t install carpets in damp areas such as basements or bathrooms.
- Don?t let water accumulate under house plants.

Use Mold-Reducing Products

- Clean bathrooms with bleach and other mold killing products.
- Add mold inhibitors to paints before application.

Keep Your Home and Belongings Dry

- Inspect hoses, pipes and fittings - Consider replacing hoses to major appliances like washer and dishwasher every five years. A typical water hose costs $5-$10
    - Refrigerator ice maker and water dispenser
    - Water heater
    - Washer
    - Dishwashers
    - Kitchen and bathroom sinks
    - Bathroom toilets
- Keep gutters clean of leaves and other debris.
- Maintain your roof to prevent water from seeping into your home.

Be Careful After A Flood Or Other Water Damage

- Properly dry or remove soaked carpets, padding and upholstery within 24-48 hours after a flood to prevent mold growth. Anything that can?t be properly dried should be discarded.
- Remove standing water as quickly as possible. Standing water is a breeding ground for microorganisms, which can become airborne and inhaled.
- Wash and disinfect all areas that have been flooded. This includes walls, floors, closets, shelves, as well as heating and air-conditioning systems.

If you have any questions regarding mold and homeowners insurance, contact your agent or company representative. They can provide information on how to maintain your home and may also be able to provide the name of an expert in mold-remediation. You can get more information on mold by accessing the CDC [1].

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Links:
[1] http://www.cdc.gov