

Protecting your home from mold

A strong offense is definitely your best defense against mold

A mold grows in? everything

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. Mold is a living organism and, as such, it grows and spreads when it has the right conditions?and it likes the damp.

Outdoor molds are commonly found in shady, damp areas and in soil. Indoors, mold 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.

Indoor mold can be ruinous to surfaces (like walls and wallcoverings) and to your belongings. While most molds pose no threat to humans, the CDC warns that certain molds can produce hay fever-like allergic symptoms

Most mold is not covered by a standard homeowners policy

Mold, like rot and insect infestation, is a home maintenance issue and these are generally not covered by standard homeowners insurance policies [1]. However, in the event that mold growth is the direct result of a covered peril such as a burst pipe, the cost of eliminating the mold may be covered. If you have federal flood insurance, it may cover you for mold and/or mildew damage?but only if it is directly attributable to a flood.

However, since it's unlikely you're covered for mold, it's even more important to keep your home mold-free?and in that effort, a strong offense is definitely your best defense.

Mold prevention

To prevent mold, eliminate moisture to make your home inhospitable to its growth. Here are some DOs and DON'Ts for mold prevention.

- **DO** use air conditioners or dehumidifiers to keep the humidity level in your home between 30 percent to 60 percent.
- **DO** put exhaust fans in kitchens and bathrooms.
- **DO** clean your bathrooms with bleach and other mold killing products.
- **DO** add mold inhibitors to wall and ceiling paints before application.
- **DO** inspect hoses, pipes and fittings to insure leaks won't cause dampness. Consider replacing hoses to major appliances like washer and dishwasher every five years, just to be safe: a typical water hose costs as little as \$10. Major appliances with water hoses include refrigerator icemakers and water dispensers, water heaters, washers, dishwashers, kitchen and bathroom sinks

and bathroom toilets.

- **DO** maintain your roof to prevent water from seeping into your home.
- **DON'T** let gutters get full of leaves and other debris?clean them regularly.
- **DON'T** install carpets in damp areas such as basements or bathrooms.
- **DON'T** let water accumulate under houseplants.

Take precautions after a flood or other water damage

Always be on the lookout for signs of possible mold growth, such as musty smells or watermarks on walls and ceilings. In the event of a major water incident:

- **Remove standing water** as quickly as possible. Standing water is a breeding ground for microorganisms, which can become airborne and be inhaled.
- **Properly dry or remove soaked fabric items**?like 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 and replaced.
- **Remove early mold growth** by doing a thorough cleaning with bleach and water. To prevent mold from re-growing, wash and disinfect all areas that have been flooded. This includes walls, floors, closets, shelves, as well as heating and air-conditioning systems.
- **Bag and dispose of any material with moldy residue**, such as rags, paper or debris to prevent mold from spreading.
- **To prevent mold from re-growing**, it is *essential* that the source of the moisture be eliminated.
- **For serious mold problems**, get the advice and assistance of a mold remediation expert?your insurance agent might be able to put you in touch.
- **Contact your insurance professional** if believe your mold problem is caused by a covered peril.

Next steps: [Learn how to protect your home from water damage](#)^[2].

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