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FLOOD CLEANUP FROM TROPICAL STORM BILL NEEDED TO AVOID MOLD GROWTH, SAYS INSURANCE INFORMATION INSTITUTE

Mold Damage Presents Threat To Property Owners

NEW YORK, August XX, 20XX — Flooding from Tropical Storm Bill threatened hundreds of homes and businesses earlier this week, causing millions of dollars in damage. In addition to damages caused directly by flooding, property owners face an additional threat as a result of the rising waters: mold. Thousands of properties may be susceptible to mold, a fungus usually confined to structural timbers in buildings, homes or stored lumber, according to the Insurance Information Institute (I.I.I.). The fungus occurs throughout most of the United States, but particularly in the southern and Pacific Coast states. Molds naturally grow in the indoor environment. Mold spores may also enter a property through open doorways, windows, heating, ventilation, and air conditioning systems.

Damage from mold is covered only when there is direct physical damage from a covered peril. Because flood damage is not covered under homeowners insurance policies, mold damage that is the result of the flooding is not covered either. Mold is a maintenance issue and is not typically covered by a property owner's insurance policy.

In Louisiana, for example, insurers can exclude mold damage from coverage but if the homeowner has a related claim for repair or restoration of insured premises resulting from a covered loss, the exclusions cannot be used to deny coverage if mold develops as a result of the covered loss.

Mold occurs where there is excessive moisture, as where leakage may have occurred in roofs, pipes, walls, where there has been flooding. Many building materials encourage mold growth. Large mold infestations can usually be seen or smelled.

The I.I.I. recommends the following tips to prevent mold from growing after a flood:

- Remove standing water. Standing water is a breeding ground for microorganisms, which can become airborne and be inhaled. To lesson structural damage, all standing water should be removed as quickly as possible.
- Dry out your property. Excess moisture in the structure is ideal for excessive growth of mold. Dry water damaged areas and items within 24-48 hours to prevent mold growth; such growth will continue as long as humidity is high. If the structure is not dried out properly, a musty odor, signaling mold growth, can remain long after the flood.
- Remove wet materials. Keeping certain items that were soaked by water may be unhealthy. Some materials, such as cardboard, carpeting and tiles, tend to absorb and keep water more than others. Materials that are wet and cannot be thoroughly cleaned and dried should be discarded.
- Wash and disinfect property contents. The cleanup process involves thorough washing and disinfecting of the walls, floors, closets, shelves, duct work for the heating and air conditioning systems, usually with a weak bleach solution.
- Maintenance. As part of routine building maintenance, structures should be inspected for evidence of water and visible mold. Look for water stains or discoloration on the ceiling, walls, floors and windowsills. Use mold inhibitors which can be added to paints; keep humidity levels below 50 percent; use an air conditioner or dehumidifier during humid months; and have adequate ventilation, including exhaust fans in areas such as kitchens and bathrooms.
- The Insurance Information Institute is a non-profit communications organization committed to educating consumers about what insurance is and how it works.

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