

# Protecting Your Property From Mold

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Although mold has been around forever, it has emerged as a serious concern for the average property owner over the past two years. During that time, many building owners have seen water intrusion due to increased storm activity. Water entering a modern, air-tight, building can lead to a mold infestation in just a short period of time. Mold damages property and can lead to respiratory problems for some people.



Property insurance policies have long contained an exclusion that removes coverage for some types of mold. The insurance industry is adding new mold exclusions to insurance policies because it considers mold to be a maintenance issue rather than accidental damage.

There are three important steps a property owner can take to prevent damage from mold:

- **Proper Building Maintenance**  
Take the steps necessary to prevent water intrusion. Replace the hoses on your washing machine. Clean gutters and remove ice build up on the edge of the roof to prevent ice damming. Repair or replace a roof at the first sign of water intrusion.
- **Proper Water Remediation**  
When a water loss occurs, make certain it is completely and properly remediated. After the excess water has been removed, the area must be returned to balance. This requires the proper combination of temperature, air movement, and dehumidification. A restoration profession can help accomplish this.
- **Regular Inspections**  
Inspect the premises for water damage and mold infestation on a regular basis. Any mold found growing within a building should be removed immediately.

Every property owner should work at preventing the damage mold can cause.