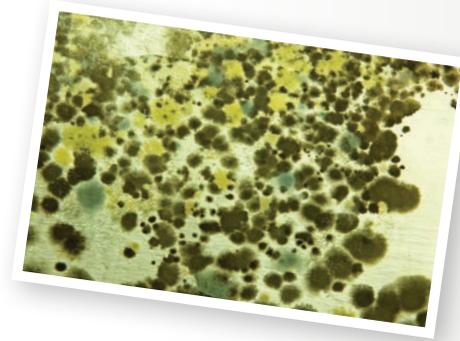


UNDERSTANDING & CONTROLLING MOULD



How can mould be controlled?

CONTROLLING INDOOR MOISTURE is the No. 1 way to avoid mould and its negative effects. Here are some other ways you can avoid mould or reduce mould damage:

- ✗ Do not overuse humidifiers and **maintain the moisture level** in your home between 30% and 50%.
- ✓ Check your house for **signs of water leaks** at least once a year and repair leaky roofs, eavestroughs and pipes. Position downspouts to drain away from the house.
- ✓ Have water damage attended to **immediately** by a professional. Mould growth can start in 24 hours.
- ✓ Ensure that all kitchen and/or bathroom exhaust fans are **clean** and that they **vent** directly to the outside of your home. Remember to turn them on whenever you produce steam.
- ✓ If you can smell mould, you probably have a mould problem. **Identify** the source of the odour and immediately have it attended to.
- ✓ **Clean and vacuum** carpets and furniture frequently and regularly flush basement floor drains and sump pumps.
- ✓ **Remove** moisture-trapping carpets and wallpaper in high-humidity areas such as basements, bathrooms and kitchens.
- ✓ Increase ventilation and allow for **sufficient airflow**, which prevents moisture from getting trapped.

What is mould?

Mould is the name used for a group of naturally occurring microscopic organisms. There are thousands of different moulds, including yeast and mushrooms, but they're all parasitic organisms that lack chlorophyll.

Moulds generally look like spots or fuzzy masses. They require three things to grow:

- **moisture**
- **heat (between 2°C and 40°C)**
- **an organic food source**

Mould decomposes its host food source, using it for moisture and nutrients to reproduce itself. The food is then absorbed by the long filament strands, which grow to form the "fuzz" you see with certain types of mould. The food source can be anything from drywall, ceiling tiles, carpet, insulation and draperies, to wood or paper.



Questions about insurance? Call us.

Insurance Bureau of Canada
Toll-free: 1-844-2ask-IBC
(1-844-227-5422)

ibc.ca

-  @InsuranceBureau
-  facebook.com/insurancebureau
-  youtube.com/insurancebureau

Insurance Bureau of Canada is the national trade association for Canada's private home, car and business insurers.



© 2017 Insurance Bureau of Canada. All rights reserved.

The information provided in this brochure is intended for educational and informational purposes only. Please consult the appropriate qualified professional to determine if this information is applicable to your circumstances.



HOME INSURANCE → VISIT IBC.CA



Got Mould?

Act Now!



If the mould is a result of an insured peril, you should contact your insurance representative. You should not live in a mouldy house. Follow these steps:

Step 1	Step 2	Step 3
<p>Look for a restoration contractor who is properly trained and experienced in removing mould.</p>	<p>To protect you and your family and limit exposure to mould, the contractor must:</p> <ul style="list-style-type: none">• Seal the affected area off from the rest of your house;• Exhaust air continuously from the affected area to the outside;• Safely dispose of mouldy materials (e.g., by not carrying them through the house); and• Avoid the use of chemical cleaners.	<p>Ensure the contractor inspects all areas to make sure there are no wet areas or mould left in your house before you tell your adjuster you are satisfied.</p> <ul style="list-style-type: none">• Do you see mould?• Do you smell mould?• Have all wet or mouldy items been properly cleaned and dried, or discarded if cleaning was not effective?

Is mould covered by my home insurance policy?

Generally, mould is excluded from home insurance policies. However, if mould should happen as a direct result of insured water damage (e.g. a burst pipe) then any cleanup would be covered.

But don't delay the cleanup process! You must take immediate steps to prevent further water and mould damage. Not only can it jeopardize your health, but mould that results from delaying the cleanup process will not be covered.

Is mould harmful?

All types of mould have the potential to cause health problems, and many people are allergic to it. The severity of the effects depends on the type or amount of mould and any pre-existing health problems. People with asthma or allergies are more susceptible.

Mould can cause structural damage to buildings and can develop on organic materials if they remain wet for 24 to 48 hours. It is not the quantity of water but the time the material has been exposed to water or moisture that determines the growth of mould.

Mould on the move

Mould is more common outdoors but it can live indoors. It may be present at any time during the year.

Mould reproduces through spores that can be airborne, water-borne or insect-borne and can settle on virtually any surface. Mould can enter buildings through open doors, air vents, windows, cracks and crevices, and can be carried indoors by pets or on shoes and clothing. It can become airborne when materials are disturbed during renovations; also, building materials left outside in the rain are prone to mould growth.

Typical indoor locations for mould include moist areas such as bathroom walls, wood window frames and basements. Generally, more air movement means less mould.