



Controlling Mould

Mould grows quickly, so if you see it or smell it, it's important to act. Many people are allergic to mould and, more seriously, some moulds can have serious long-term health implications.

What is it?

“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 have existed for millions of years.

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

- moisture
- heat (between 2 and 40 degrees Celsius)
- 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. The food source can be anything from drywall, ceiling tiles, carpet, insulation and draperies, to wood or paper.

Is it covered by my home insurance policy?

The short answer is, it depends. It is generally excluded from home insurance policies because mould is often caused by slow water leaks or intrusions – a matter of maintenance and not an event that is “sudden and accidental.”

However, if mould should happen as a result of a water damage claim (e.g., a burst pipe, sewer back-up, etc.), then any resulting mould cleanup would be covered.

Where would I find it? Mould is more common outdoors but it can live indoors. Common indoor locations include moist areas such as bathroom walls, wood window frames and basements. It reproduces through spores that are air-, water- or insect-borne, and can settle on just about any surface. Generally, more air movement means less mould. Damage caused by indoor mould can be minimized if you properly treat and remove it at an early stage.

Mould can enter homes and other 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. Building materials left outside in the rain are prone to mould growth. Mould may be present all year long.

Mould is not always harmful. Mould is used in the everyday production of food. As yeast, mould is used in the production of red wine, bread and beer. In other forms, it's used to make cheese or yogurt. In laboratories, mould led scientists to the discovery of penicillin and has since led to the development of other helpful

medicines.

What is the problem?

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

Mould weakens its host food source and can cause structural damage to buildings. Mould can develop on organic materials if they remain wet for 24 to 48 hours. It's not the quantity of water, but the time the material is exposed to water or moisture that determines the growth of mould.

Controlling indoor moisture is the best way to avoid mould and its possible health effects.

- Do not overuse humidifiers; 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, eaves and pipes. Downspouts should drain away from the house.
- Have water damage attended to immediately. Mould growth can start in less than 48 hours.
- Keep kitchen and/or bathroom exhaust fans clean and ensure they vent directly to the outside of your home.
- Remember to turn them on whenever you produce steam.
- Clean and vacuum carpets and furniture frequently.
- 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, to prevent moisture from getting trapped.

What to do if you have mould If you can smell mould, you probably have a problem. Identify the source of the odour and immediately have it attended to.

1: Hire a contractor. Look for a restoration contractor properly trained and experienced in removing mould.

2: Remove the mould safely. To protect you and your family and limit exposure to mould, the contractor must:

- 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);
- avoid the use of chemical cleaners.

Step 3: Check that the work is done. Ensure the contractor inspects all areas to make sure there are no wet areas or mould remaining. Ask yourself:

- 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?

Act quickly! You should not live in a mouldy house.

If you have any questions about mould prevention, please call the IBC consumer centre. Info from IBC Website