



THE CHARTERED INSTITUTE
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INTRODUCTION TO MOULD

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Introduction

The purpose of this paper is to provide an introduction to dealing with mould in a building and to draw out learnings to share with the CILA community.

Where to Start

Mould is not something that is specifically covered by an insured peril.

Most policy wordings will likely include a general exclusion such as:

“We won’t pay claims for damage caused by frost, wet or dry rot, mould or fungus.”

“We won’t pay for wet and dry rot or mould unless this was caused directly by any event insured by this policy”

However, if the cause of mould is as a result of an insured peril, such as a water damage event leading to an increase in moisture content, it may then be covered for the cost of removal by the Insurer.

The risk of airborne particles (spores for mould) and the potential to spread and create cross contamination to other areas of the building is key in any early consideration of a claim along with a full risk assessment to consider exposure of the building’s occupants and your own safety during a survey.

Mould can grow just about anywhere, in a freezer, in a desert, in humans, in the food we eat.





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Mould plays an important part in pharmaceuticals, food and drink and shouldn't immediately be regarded negatively.

“A visual inspection is the first practical step of assessing mould, how much can you see and is it linked to the claim?”

At a first visit consideration should be given to the requirement of PPE, whether sealing off of contaminated areas is appropriate, site signage and appropriate warnings given to the buildings occupants.

Could there be mould growth on the other side of the material or hidden in cavities that you cannot visually inspect, such as inside a ceiling or wall void, or behind a vinyl wall paper, behind panelling? Consider the need to strip out rather than injection dry to avoid the spread of the contamination and establish the extent of growth.



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“Hidden mould” is a term often used to describe the potential that the visible mould could merely be the tip of the iceberg, such concern would necessitate a more extensive survey being considered.

The work required to remove mould growth is based upon the level of contamination on a given surface, with metre squared thresholds dictating the appropriate methodology for the removal work required.

Reasons for mould growth

Mould growth can occur in a variety of claims. This could include after flooding, water damage, a fire with a lot of extinguishment water or it can be down to occupational reasons such as in a house of multiple occupation (HMO)



with multiple parties using bathing facilities or where there is inadequate ventilation to control moisture levels in the indoor environment.

When conditions change in a building and moisture levels increase there is potential for mould to grow if the right temperature and moisture level is achieved and there is a nutrient source.

Mould needs a food source (nutrients) to grow, any organic matter is a possible food source, typical light weight building materials are ideal for mould to grow, this can include plasterboard, wall paper paste, timber, dead skin cells and any similar organic based material.



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Mould spores are often referred to as being either viable or non-viable, which simply means whether it can germinate, grow and release spores into the air, a non-viable mould spore will not grow and is considered to be dormant. It needs a change of the surrounding environment to activate the mould and make it viable or airborne again.

The process of removing mould or cleaning of contaminated surfaces can be divided into a three part process:

- 1) **Survey** (method statement / identification)
- 2) **Remediation** (cleaning / removal works)
- 3) **Clearance** (testing / re-assurance)

A Case Study

A large detached home suffered a leak from a pin-hole leak in a supply pipe to the 1st floor en-suite bathroom sink, the customer had gone away and the leak wasn't discovered for a number of weeks until the insured returned to the property and discovered the damage.



The property is a timber framed building with plasterboard for all internal walls.

With no natural ventilation (all windows had been left closed), the central heating left on, the conditions were right to support mould growth, the leak being undiscovered for some time created an in-door environment with a high moisture content that lead to wide spread mould growth on all surfaces where mould could find nutrients to support growth.



1st Visit/ Visual Inspection

At this stage, the following apply:

Consideration of appropriate PPE is important along with ensuring you seek appropriate guidance, should you enter a property with this level of biological growth present throughout?

How can you protect yourself against exposure from the potential risk of air borne spores?



Barriers to all mucous membranes is required, together with PPE clothing that can be appropriately discarded after single use.

Mould growth can be quantified based upon visible surface level coverage.

There are 3 levels:

- Level 1 (small scale) Less than 1 square metre (10 square feet)
- Level 2 (medium scale) Between 1-10 square metres (10-100 square feet)
- Level 3 (large scale) Greater than 10 square metres (>100 square feet)

When looking to quantify the extent of mould growth careful consideration needs to be given to voids and the potential growth on the other side of the impacted material.

A plasterboard ceiling is a good example, you can typically only see one side, you need to consider what growth is on the reverse side within the ceiling void and therefore isn't visible without an intrusive inspection to open up the void and look within.

This often means the scale of mould may tip into the next level, when you make an allowance for at least an equal volume of mould likely being present on the reverse side of the impacted material.

Before performing an intrusive inspection it is important to consider the likely impact on the buildings occupants and take precautions accordingly, it is advisable to remove occupants during an intrusive inspection and, if possible, use dust controlled tools with exhaust ventilation to a high efficiency particulate air (HEPA) filtered vacuum and this helps prevent the spread of contamination further in the property. You can also consider the added protection of HEPA filtered negative pressure enclosures to further protect occupants or workers during intrusive inspections.

Mitigation Works

The need to remove the contaminated materials using an appropriately experienced Damage Management/Restoration specialist is the first course of action, before any steps are taken to dry the building. If drying equipment is installed while mould is visible on surfaces, the risk is that airborne spores will be blown around the building into other areas/rooms that may not be damaged.

Remediation works

In line with the three part process of evaluating mould (survey/remediation/clearance) a survey needs to be carried out by a Damage Management/Restoration specialist who can provide appropriate advice on how to remove the contamination.

A method statement should be prepared for how the work is to be safely carried out.



A clearance process should also be devised to confirm the success of the removal/cleaning work.

In the majority of cases where mould growth has occurred, this will be as result of an increase in moisture levels in the building.

It is therefore important that part of the remediation plan also include identifying and rectifying any leaks and ensure that moisture levels are controlled so that growth is abated and drying can commence.

Validation works

There is need to demonstrate and record evidence to show that the work undertaken to remove or clean has been successful. There are various methods of testing. Typically this is through air quality testing as well as surface testing.

It's not within the remit of this document to specify which systems a DM contractor should utilise for testing and decontamination as long as the pre-determined levels are achieved.

There are numerous and varied ways to test for both visible and non-visible and viable and non-viable mould.

It may be necessary to demonstrate independence between the cleaning and testing process to avoid a potential conflict of interest, i.e. through the use a different Damage Management specialist/independent expert to provide confirmation of clearance and issue a certificate to confirm same.

Policy Considerations

Typically a common general exclusion under a home policy will be:

"Wet and dry rot or mould unless this was caused directly by any event insured by this policy;"

Most policies will deal with the cost of mould removal provided the mould has occurred as result of the claim insured damage and that the claim is covered by an insured peril insured by the policy.

Health Risks

Much can be found on-line citing health risks with exposure to mould.

In reality most homes will have low levels virtually everywhere for mould, mildew and other living organisms and fungi in the in-door built environment.

Most people who are fit and well will not be affected by the presence of mould, albeit this is dependent upon and may change depending upon the concentration level, exposure level, dosage or the status of the mould.



Those with compromised immune systems, or with underlying health issues, or very young or elderly people may wish to take greater precautions to ensure their safety against any possible adverse reaction or increased sensitivity to mould exposure.

The health and safety of any building occupants does need to be carefully considered when dealing with mould removal and if any doubt arises over safety, alternative accommodation should be considered.

Advice in the handling of mould removal

Faced with mould growth on a claim the following sources of information are worth considering:



The BDMA has issued best practice guidelines on managing and removing mould, included within the **BDMA Standards guide**.

[BDMA Standards - BDMA \(British Damage Management Association\) - BDMA \(British Damage Management Association\)](#)



PAS 64: 2013, the Publicly Available Specification on Mitigation and recovery of water damaged buildings, which can be obtained from the British Standards Institution, via link on the BDMA's website:

[PAS 64 - BDMA \(British Damage Management Association\) - BDMA \(British Damage Management Association\)](#)

BS ISO 16000:19: 2017, This describes the basis of how to measure mould contamination in the air and reduce occupant's health risk.

[BS EN ISO 16000-19:2014 - Indoor air. Sampling strategy for moulds \(bsigroup.com\)](#)



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