

Get the Facts: TWIA and Mold

After a natural disaster, such as hurricanes and flooding, excess moisture may contribute to the growth of mold in homes and we want to ensure our Policyholders are prepared in the event of mold.

TWIA provides windstorm and hail insurance. This coverage does not extend to damage due to mold, fungi, or other microorganisms. If an item is damaged by wind or hail, and as a result of that damage mold begins to grow, TWIA may cover part of the mold-related loss.

What TWIA will pay for:

TWIA will replace or repair items or areas damaged by a covered peril whether mold is present or not.

Ex: Your drywall has become a habitat for mold, but you have the endorsement that covers water damage to your drywall. Though TWIA will not specifically treat the mold it may replace or repair the drywall because its damage arises from a peril, specific risk or cause of loss, covered by TWIA.

What TWIA will not pay for:

In general, TWIA does not provide coverage for mold. This includes:

- The cost to treat or remove mold
- The cost to test for mold
- The cost to decontaminate your property
- Additional living expenses (ALE) resulting from the treatment of mold

Ex: Your home has drywall affected by mold. TWIA will not cover the mitigation, treatment, or removal of the item.

Disclaimer:

This document is intended for educational purposes only and does not supersede your policy contract. Every claim is evaluated on its own merits and it is possible your particular claim could be handled differently.
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What you can do to limit your mold risk:

Controlling moisture in your home is the most critical factor for preventing mold. Follow some of these tips to help prevent the growth of mold, fungi, or other microorganisms in your home.

- Clean up and dry out your home quickly, within 24 to 48 hours
 - › Mold can start forming in as soon as three days
 - › Stop any leaks and dry the affected areas immediately
 - ◆ Take pictures before and after all temporary repairs
- Remove any standing water
- Use fans and dehumidifiers to remove excess moisture
 - › Position the fans to blow outward to prevent further spread of mold inside the home
- Remove all porous items that cannot be thoroughly cleaned and dried in 48 hours
 - › Mold can grow on or fill in the empty spaces and crevices of porous materials, making it difficult or impossible to remove completely.
 - › Take pictures of any items before they are removed
 - › Example of porous materials include:
 - ◆ carpeting and carpet padding
 - ◆ upholstery
 - ◆ drywall
 - ◆ clothing and shoes
- Scrub mold off hard surfaces with detergent and water, and dry completely