

# Loss Prevention Safety Tip



Loss Prevention  
Program

By Red River Mutual

## BUILDING RELATED MOLD

### What is mold?

Molds are a form of fungi, as are yeast and mushrooms. Molds are microscopic organisms, which often appear as a fuzzy looking mass of hyphae (the thread like growth of mold). They are ubiquitous and will grow almost anywhere given the right combination of nutrients, temperature and water. We live with mold in our homes, cars, workplaces, gardens, etc., and we see it often as mildew on bathroom walls, "green stuff" on bread and cheese, and rot on old boards. Mold can be useful (food and antibiotic production) or it can be a health hazard (allergies and reactions to toxins). And, depending upon circumstances, the same mold can be either useful or a health hazard.



### Is mold a health hazard?

In most non-contaminated buildings the possible mold exposure would not be expected to present a health hazard except to very susceptible individuals. In contaminated situations the risk from exposure to mold increases. Reactions are varied and complex depending upon many factors. Human factors include personal susceptibility, route of exposure, age and state of health. Mold related factors include amount and length of time of exposure, virility and viability of the organism, and whether the effect is infection, allergenic, toxigenic or some combination of these.

### Exposure to excessive amounts of mold can cause:

Infection - the mold can colonize and grow on or in a person. e.g. a superficial mouth infection such as thrush or the much more serious lung infection aspergillosis.

Allergic Reaction - sensitive individuals may react to organic components of the mold (living or dead mold can be allergenic). e.g. hay fever, asthma.

Toxin Reaction - some mold produce toxins (mycotoxins) that are intended to give it an advantage in competing for space and food. Some of these products can be extremely hazardous to people.

Infection and toxic reactions tend to be quite uncommon. Reactions to allergens are more likely to occur, but unfortunately are difficult to diagnose with any specificity.

### Who is at risk?

Infants, the elderly, immuno-compromised patients, pregnant women, people with respiratory problems such as asthma and allergies are all at increased risk when exposed to mold.

### What health symptoms are related to over-exposure to molds?

In general, most residents or workers (those not at increased risk) in mold-contaminated buildings will experience only mild or no health symptoms. Symptoms are largely non-specific such as headache, nausea, eye and nasal irritation, tiredness, and respiratory distress. However, there can be other effects such as "Farmer's Lung", respiratory pneumonitis, allergies and psychological or neurological disorders. Adverse health effects can result from over-exposure to live or dead mold, mold components or mold toxins.

### **How to know if a mold problem exists?**

Determining if a mold problem exists can be as simple as seeing moldy material on a wall or as difficult as finding contaminated material hidden in wall cavities or in carpet fibers. If mold is visible, get rid of it! Usually it is not that simple, because if mold is growing in an obvious spot it may also be growing in not-so-obvious areas such as under carpet or in wall cavities.

When mold is not visible but is suspected, one has to look for clues to its location. e.g. behind baseboards, on ceiling tiles, in carpets, etc. This may mean destructive testing such as breaking into walls or cutting out pieces of carpet.

Before proceeding to any destructive testing, the possible existence of a mold problem should be supported by sufficient evidence. Clues to look for include historical or present moisture problems (e.g. floods, condensation and plumbing leaks), people complaining of illness and/or musty odours, staining on carpets or ceiling tiles and blistering paint. Generally, to locate hidden mold will require the services of a professional experienced in addressing mold issues.

### **What should be done to prevent mold contamination?**

- Regular maintenance of Heating, Ventilation & Air Conditioning system and using high quality filters.
- Correct any moisture problems immediately.
- Carpets and furniture should be vacuumed and cleaned regularly.
- Any staining of tiles, carpets or other porous materials should be investigated.
- Storage of paper materials should be raised off the floor 8-10 cm.
- If possible, avoid the use of carpets as they become reservoirs of mold and dust mites.
- Vacuums should be HEPA (High Efficiency Particle Arresting). Central vacuum systems should be vented directly outside.

### **What should be done if my building is flooded?**

- Clean, disinfect and dry all porous materials (e.g. carpets, drapes, upholstered furniture) within 24-48 hours or discard.
- Open and dry all walls; gyproc or any porous walls should be removed to 30.5 cm above the water level.
- Discard all wetted insulation.
- Raise all furniture off the floor to allow drying and cleaning.
- Clean and decontaminate all washable and dry-cleanable materials.
- Ventilate the area thoroughly.
- Find all sources of water and correct all problems before any reconstruction.
- Thoroughly dry the area before renovating.

For situations involving intermediate or large scale contamination post-remediation testing is advised to indicate the area is back to normal and is free of mold amplification sites.

### **See more loss prevention tips at [www.preventingloss.com](http://www.preventingloss.com)**

While the safety recommendations in this report are based on apparent and obvious conditions that were found at the time of inspection, the report does not purport to identify all hazards or guarantee compliance with any standards, codes, ordinances or regulations. It is not legal or expert advice, and should not be used in place of consultation with appropriate professionals. Any person relying on this information does so entirely at their own risk. Red River Mutual denies all responsibility for any liability, loss, injury or risk which is incurred as a direct or indirect result of the use of any of the recommendations in this report.