

# MARSH INSIGHTS:

## Managing the Risks of Mould

*Toxic mould is a big concern for property owners and managers, but it can be prevented through measures that control moisture and by responding efficiently to a water leak or discovery of an emerging mould condition.*

**Contributor: Marsh Canada**

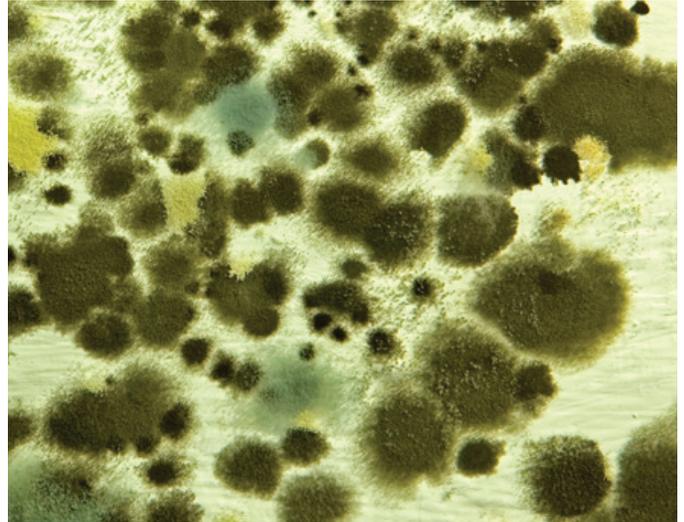
The term “mould” or “mold” describes more than a million species of microscopic fungi that grow on wet organic matter. Its many varieties can be found naturally outdoors as well as in indoor environments. As a rule, “healthy” buildings contain levels of mould similarly found in outdoor environments. When excess moisture is present, mould problems can spread and reproduce rapidly.

### **For Mould to Grow it Requires Oxygen Plus:**

- Temperate climate (typically above 70 degrees Fahrenheit).
- Existence of nutrient source such as wood, paper, or other cellulose or carbon-based material.
- Moisture (high humidity rather than pooled or running/dripping water is sufficient).

When these criteria are satisfied, mould growth can begin within 48 hours.

Mould reproduces by microscopic cells called spores. Most spores are very buoyant and are dispersed by air movement; some may remain viable for several years. A single spore can form a



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new colony which, within a few days, can release trillions of additional spores.

### **Eight Things You Should Know About Mould**

1. Potential health effects associated with mould exposures include allergic reactions, asthma and other respiratory complaints.
2. There is no practical way to eliminate all moulds in the indoor environment; the way to control indoor mould growth is to control moisture.
3. Mould must be cleaned up and sources of moisture eliminated.
4. Maintain indoor humidity (to 30 – 60%) to decrease mould growth by:
  - Venting bathrooms, dryers, and other moisture-generating sources to the outside
  - Using air conditioners and dehumidifiers
  - Increasing ventilation
  - Using exhaust fans whenever cooking, dishwashing, and cleaning.
5. Clean and dry any damp or wet building materials and furnishings within 24 – 48 hours to prevent mould growth.

6. Clean mould off hard surfaces with water and detergent, and dry completely. Absorbent materials such as ceiling tiles that are mouldy may need to be replaced.
7. Prevent condensation by adding insulation on cold surfaces (such as windows, piping, exterior walls, roof or floors).
8. In areas where there is a perpetual moisture problem, do not install carpeting.

### Identifying Mould

**Discolouration** – Mould may be any colour: black, white, red, orange, yellow, blue, or violet. Dab a drop of household bleach onto a suspected spot. If the stain loses its colour or disappears, it may be mould. If there is no change, it probably isn't mould.

**Smell/Odour** – Sometimes moulds are hidden; a musty or earthy smell often indicates the presence of moulds.

### Preventing Mould

The key to mould prevention is moisture control. All claims of water intrusion or suspected mould should be immediately reported and maintenance/engineering should respond to the

work order promptly.

Buildings and mechanical rooms should be inspected for signs of mould, moisture, leaks or spills.

Water should not be permitted to stand in air conditioning or refrigerator drip pans.

Humidity levels and dampness should be controlled through adequate ventilation, and condensation on cold surfaces can be reduced by adding insulation.

Spots and stains on floors and carpets should be removed immediately. Prevent excess moisture or cleaning residue accumulation on floors and ensure cleaned areas are dried quickly.

### Marsh can assist clients in their mould risk management initiatives through:

- Risk awareness briefings.
- Design of mould risk management plans.
- Workshops and/or on-line training.
- Development of mould response plans.
- Mould self-inspection programs and tools.

For more information, please contact your local Marsh Risk Consultant, or visit [www.marsh.ca](http://www.marsh.ca).



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