

*Medical Nightmare...Hidden Household Tragedy...*

# Can Mold In Your Home Kill You?

*Memory loss...coughing blood...even death attributed to  
this allegedly “silent killer.” Is this true?*

**M**old in your home can be a lot worse than a smelly annoyance.  
You should know:

- Mold can be a serious health risk for *some* people.
  - It can cause devastating damage to the very structure of your home.
- Mold has been found in homes in all fifty states.
  - Your homeowners’ policy *may* not provide coverage for damage to your house caused by mold.

Mold can grow in areas of a home that are constantly wet – but it does **not have to be caused by weather**. Mold can be caused by leaking roofs or plumbing, overflowing washing machines or showers and baths.

Mold can also grow in parts of a home that are not properly ventilated, near windows that are not adequately sealed and in areas of persistent small leaks. Finally, if your home’s HVAC system isn’t running properly, mold can result.

There have been a few cases in which the **presence of toxic molds in homes have reportedly caused people to cough up blood or lose their memories**. According to the Centers for Disease Control and Prevention (CDC), “These case reports are rare, and a causal link between the presence of the toxic mold and these conditions has not been proven.”

There have, however, been high-profile cases in New York, Texas, Ohio and California where toxic molds are alleged to have caused serious injuries or even death. The CDC does warn that *individuals with chronic breathing difficulties such as asthma or immune disorders are at increased risk for health problems related to mold*. But despite all the recent hype about mold and its possible health dangers, **there is actually little scientific data about mold and its effects**.

## Warning: Structural Damage to Your Home Could Be Severe

While the health risks associated with exposure to mold are not definitive at this time, there's no doubt about the structure damage mold can cause.

Mold around wood can lead to dry rot, which can have a domino-like effect on wooden areas of a home, spreading throughout the wood fiber and weakening the structural integrity of your home. Mold has become such a big issue lately in part because *it is more likely to grow in modern building materials* such as drywall, particle board and cellulose products.

Here are some of the symptoms of mold damage. Please check your home for these using this checklist:

1. Are there are **sunken areas** in baseboards or trim, or baseboards are separated from the floor?
2. Are there are **whitish areas** under carpet or linoleum, or behind furniture.
3. Can you see **mushroom-like growths** or "fruit bodies" -- flat, as much as half an inch thick, and a pale olive gray, brown or black -- that are present on the underside of flooring or cabinets?
4. Is any **plaster or sheetrock swelling** or crumbling?
5. Are there any **vine-like branches from the soil to the foundation**, framing or the underside of flooring? The branches are typically white, brown or black.

Despite the increased media attention to mold, the fact remains that most strains of mold are not harmful and can be killed by using a bleach solution. Mold is a naturally occurring organism and is found in some form in every building (not to mention in beer and penicillin.)

\* If - or, perhaps more likely, *when* - you find it in the your home, you should clean as soon as possible and try to eliminate its source by fixing whatever problem is causing an area to be constantly wet. When you clean the mold, make sure you are not experiencing any symptoms of allergies.

\* Wear a mask and rubber gloves. Concoct a solution of water and bleach (a 10 to 1 ratio), as well as soap to cut any dirt and oil. Make sure area is well-ventilated by opening as many windows as possible.

## Protect Yourself, Your Family and Your Home: Take These Steps

- Keep areas of the house where moisture is present well-ventilated.
- If necessary, use air conditioning and dehumidifiers.
- Fix plumbing leaks as soon as possible.
- Make sure there's adequate insulation for windows, pipes, exterior walls, the roof and floors.
- Don't install carpeting over areas that are constantly damp or wet, such as bathrooms or concrete floors with leaks or frequent condensation.
- Keep the outside of your home painted.
- Keep flowerbeds away from exterior walls so the soil doesn't touch your home's siding.
- Don't allow lawn sprinklers to keep walls wet for an extended period of time.
- Don't pile wood or other debris in crawl spaces or against the sides of your house.
- Try to keep your home as airtight as possible.

**Caution:** Finally, beware of so-called mold experts, people who call themselves mold remediation professionals or who offer mold testing kits. ("For only \$9.95, you can buy a handy kit that you can use to test your house for mold!" or "Find out the exact count and type of mold in your home!") A few years ago, many of these mold "professionals" were claiming the same expertise about radon.

If you want someone to check your house, do research. Check credentials. How long has he/she/the company been a mold "expert"? Talk to contractors and ask for recommendations. And finally, talk to your insurance agent.

You can reach our agency quickly and easily-

**Toll Free Phone: (800) 727-0001**

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