



Case Study - Property Coverage Cause/Origin of Water Damage/Mold

Project Description: Residential Moisture/Mold Investigation

Scope of Services: Accredited Environmental Technologies, Inc. (AET) was contracted to investigate a claim of water damage/mold in a single story residence with a basement and opine a professional opinion regarding the cause/origin of moisture intrusion (if mold presence was confirmed). The basement had cinderblock walls covered with sheetrock and was used as a living space including bedrooms. This residence was over 60 years old and was being renovated by the new owner and was located in a rural area. The residence had been unoccupied for at least 6 months.

Property Coverage: Sprinkler discharge, pipe breaks and/or leaks associated with the roof, windows, and other structural components are typically covered by property insurance policies. Water damage/losses associated with clogged or broken drains/sewers may or may not be covered and require a special endorsement to the policy. In contrast, losses due to a broken main water line or surface waters are not covered and are classified as a flood.

AET's Investigative Approach/Tools:

1. Visual assessment of the exterior and interior surfaces of the residence was conducted by an experienced, Certified Industrial Hygienist (CIH) staff professional. Mold was identified on the sheetrock and extending up 1-2 feet the walls throughout the basement. No significant areas of mold growth was noted on the 1st floor except on perimeter walls behind furniture due to moisture condensation.
2. Moisture measurement testing and infrared thermography confirmed active moisture impact in the basement. Areas of past "now dry" moisture impact areas were also noted. There was also an operational sump pump in the basement.
3. The exterior of the residence was observed needing repairs; the gutters were sagging below the roof line and the roof drain leaders/down spouts were in the process of being replaced. The slope of the land around the residence permitted ponding of water against the building foundation.

Conclusion: Multiple sources affecting the origin of moisture intrusion into the building envelope and below was noted. The sources were primarily associated with the lack of preventive maintenance on the building and adjacent grounds. At the request of the claims adjuster, a detailed water damage/mold remediation work plan was prepared and provided to both the insurance carrier and the residence owner.

When you need professional help or advice, email Alan Sutherland, CIH, CHMM at a.sutherland@aetinc.biz or call 610-891-0114. We provide nationwide services; phone consultations are free. Check out the full range of environmental contracting/consulting services we provide at our website www.aetinc.biz.