

## **Homeowners: Be On The Lookout For Mold**

As a homeowner, you know how important it is to protect your investment. If there is mold growing inside your home, there could be more to the problem than you think. Musty smells and watermarks on walls and ceilings are early signs that fungus is developing and if left untreated, structural damage can occur.

Mold is usually found where humidity and moisture levels are high, such as basements, kitchens and bathrooms. Leaky pipes, roofs or windows can also become a breeding ground for mold. It is important to understand that standard homeowner's policies specifically exclude water damage such as mold, rust, rot and mildew, and only cover such occurrences on a limited basis if they are a result of damage to a covered peril (i.e. a burst pipeline).

In order to prevent your home from suffering mold damage, take these preventative actions:

- Reduce humidity-keep humidity levels in the home between 30 to 60 percent by using air conditioners and dehumidifiers.
- Use exhaust fans in kitchens, bathrooms and basements
- Do not install carpets in damp areas such as bathrooms or basements
- Use mold-reducing products to clean bathrooms
- Add mold inhibitors to paints before application
- Keep pipes, faucets, and hoses from leaking
- Keep gutters clean to maintain your roof

Finally, it is important to keep the areas prone to mold clean and dry. The most effective ways to do this are to correct underlying problems and prevent new water damage.

For more information about mold and water damage, contact your local ERIE Agent.

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