



Managing the risks of mould.

There are many parts of Australia which experience high humidity. For some people who love the heat, these can be great places to live and work. However, unfortunately, these humid environments aren't without risk as they can cause significant damage to buildings.

Mould and ghosting

Mould – most of us would be somewhat familiar with mould, which is a type of fungi. It grows well in damp environments, especially when there's poor ventilation. It can grow on many surfaces found in homes and workplaces such as carpets, timber, and walls. Mould can take on different appearances; it's most commonly black, green, or white and can look like a stain or discoloration.

Ghosting – this is a term many people would be less familiar with. Ghosting is a build-up of soot and dust particles on walls and ceilings that appears as dark stains. Moisture in the air also contributes to this occurring.

What are the impacts?

Other than looking unsightly, ghosting doesn't have the same detrimental impact of mould. Ghosting doesn't pose a health risk to people, and it's relatively easy to clean. However, if the cause of the ghosting isn't dealt with, it'll most likely reappear.

Mould, on the other hand, can in some instances bring significant risk to both the physical building and the health of people in that building. Cleaning away mould can be done, however the success of this depends on the extent of the mould. Professional services are available to assist with this. However, if the mould has significantly impacted and damaged materials, such as plaster on walls or carpets, these will often need to be replaced. And as with ghosting, the cause needs to be addressed to prevent its recurrence.

Mould produces tiny particles called spores. These spores are carried in the air and can cause and exacerbate respiratory issues in people. When exposed to mould, people

may suffer from a runny or blocked nose, sneezing, coughing, allergic reactions and worsening asthma. Those at high risk of these conditions or with weakened immune systems need to be particularly careful around mould and it's advisable they don't attempt to remove it themselves.

What causes mould and ghosting?

As mentioned earlier, damp, humid environments are ideal breeding grounds for mould and ghosting. Therefore, some locations are more prone simply due to the climate of that location. Certain times of the year will also contribute to increased humidity in the air.

However, mould and ghosting can occur in any location if the conditions are right. Significant rain, especially if it's led to flooding, will increase the moisture in the air, even in locations which aren't typically humid. Poor ventilation and air flow also increases the likelihood of mould and ghosting forming.

Mould and insurance

Due to the damage caused by mould, it's common for property owners to look to claim on their insurance when this damage occurs. However, insurance generally won't cover mould build up and damage.

Insurance can cover mould damage caused by water which has entered a premises. However, mould damage caused not by direct contact with water, but moisture in the air, will generally not be covered.

Therefore, the importance of preventing mould building up and the damage it causes can't be underestimated.

Tips for preventing and managing mould and ghosting

- > Be aware of the humidity in your location. This can vary and typically low humid environments can go through periods of high humidity.
- > Be mindful of the impact of high rain and flooding on humidity, and therefore moisture in the air. Flood waters don't

need to have entered a premises for moisture to be in the air, an increase in water in the surrounding environment can cause this.

- > Always be on the lookout for mould, as it can build up quickly.
- > If mould is found, action it immediately before it spreads out of control.
- > Cleaning mould and ghosting isn't enough, you need to address the cause, so it doesn't continue to appear.
- > Consider using a professional service to clean mould, especially if you're at an increased health risk.
- > Opening windows for fresh air isn't recommended in humid environments as this simply allows the humid, moist air to enter the premises. Air conditioning with windows closed is necessary to reduce humidity inside.
- > Consider other ways moisture gets into the air inside and what can be done to reduce or eliminate this. For example, bathrooms should have fans installed to

reduce steam build-up during showers. The use of clothes driers and stoves can also lead to steam in a property.

- > There are numerous products on the market which remove or absorb dampness from the air. These can be purchased from a range of stores and are designed for placement around a home or other premises. These products have a limited lifespan; follow instructions regarding how often they should be replaced.
- > If a property is being locked up for a period of time, such as vacant holiday home, consider what can be done to limit the humidity inside during this time. Can someone visit the premises to replace moisture removing products? Can an air conditioner be turned on occasionally using a timer?
- > Finally, don't underestimate the risk or impact of mould and ghosting. Taking preventative steps before it occurs can save a great deal of hassle and inconvenience down the track.



1800 810 213
guildinsurance.com.au



Don't go it alone