

# O<sup>3</sup> Wizard

## **Mold Not Covered by All Insurance Policies**

**In July of 2002**, homeowners in Broward County, FL, complained to their insurance commissioner that mold in their homes was making them sick and their insurance agents were refusing to pay. The mold issue has been a new and increasing problem for consumers and insurance officials to agree upon. Although doctors agree some mold can be toxic, and if the problem spreads, the homes can be uninhabitable, but insurance companies claim it is not covered. There are reasons for the disagreement and until insurance companies and consumers can resolve this issue, homeowners can take a variety of preventative measures against mold.

**Why are they refusing to pay?** One reason insurance companies will not cover mold is because it grows little by little and therefore should be taken care of as a part of the regular maintenance for a home. For example, if you have pipes that leak gradually and cause damage to your walls, that is not usually covered by your policy. That is considered gradual "wear and tear" and is the responsibility of the homeowner. Of course, with a leaky pipe, one would eventually realize the problem and fix it. Unfortunately, with mold, usually by the time the problem is found it can be too late. At this time the insurance companies are refusing to pay and some of you may already have policies that have a specific exclusion to mold. If you are a homeowner, you need to take preventative measures now.

**Prevention is possible. Ideally**, before one buys a house, it is best to get a thorough inspection from a certified inspector &/or have the house Sanitized, and guaranteed.

For the rest of you who already have homes, there are test kits available or obtain an **O<sup>3</sup> Wizard** periodic Sanitization (Guaranteed- Money Back – Mold Prevention Policy). Keeping gutters clean and your roof repaired is essential. Look for plumbing leaks, and sources for water intrusion. If you already know mold exists immediately have the home treated, before it spreads. As always, it is wise to check with your agent to keep informed of any specific exclusions or changes to your particular policy.

## O<sup>3</sup> Wizard

**Economically / Efficiently / Effectively / Eco-friendly**

### Mold Prevention Policy

Money Back - Guaranteed

For more information:

See our website **[www.o3wizard](http://www.o3wizard.com)**

**or**

Call – Kim Stevens, President - (386) 689-4563