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Hidden Menace

Insurers Worry About Toxic Mold Claims

By John McKenzie abcNEWS.com

June 26 — More and more homeowners are filing insurance claims and lawsuits over toxic mold, and insurance companies are worried the claims could overwhelm them.

Certain types of mold have been linked to health problems ranging from sinus infections to memory loss. (ABCNEWS.com)

"The insurance companies thought the asbestos problem was enormous, and this is going to make that look small," said Jeff Greene, a public insurance adjuster.

In Texas, several insurance companies have asked the state to allow them to drop mold coverage from homeowners' policies. Today, several hundred homeowners showed up at a public hearing on the issue held by the Texas Department of Insurance.

Earlier this month, a Texas jury awarded \$32 million to a woman for what mold did to her 22-room mansion and the mental anguish she went through. The insurer she sued, Farmers Insurance Group, was among the companies seeking relief from the state.

Linked to Health Problems

Toxic mold is in millions of homes and offices and schools across the United States. The term refers to various strains of mold that are blamed for an ever-expanding list of ailments, ranging from sinus infections and headaches, to chronic fatigue and even short-term memory loss.

"We know these molds can do these things," said Jack Spengler, a professor at the Harvard School of Public Health. "We know it from animal studies. We know it from clinical studies and occupational settings."

A 1999 Mayo Clinic study found that nearly 37 million Americans have chronic sinus problems because of mold.

Mold usually grows in damp places: behind walls and under floors — wherever there are wet materials it can feed on. In sitting water, some molds can grow in just 24 hours.

Drastic Measures

Toxic mold has even forced people to desert their homes.

In Eugene, Ore., the O'Hara family's home became so infested with mold that they asked the local fire department to burn it down. They figured that it would be cheaper to rebuild from scratch than try to eradicate the contamination.

"We've got a lot of fond memories of it being our home," said Mark O'Hara. "Now it's just basically a house that poisoned my family."

Doctors had attributed the family's nosebleeds and headaches to mold in their home.





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