

Mould risks hit home

Is mould the new asbestos? A leading British insurance broker has warned that toxic mould has led to a growing number of claims in the United States and the problem is beginning to become apparent in Britain.

A *Weekend Herald* investigation in April revealed that New Zealand's growing leaky building problem has caused a big increase in dangerous mould in damp homes.

•••"Toxic mould syndrome" has led to an American court award of US\$32 million (\$69 million) to Texas resident Melinda Ballard after her insurer failed to recognise the problem or realise its policy covered mould.

The US insurance industry is braced for billions of dollars of claims.

The problem is caused by dampness, which allows certain toxic varieties of mould to grow in buildings. Combined with modern building materials, the mould can lead to serious respiratory problems and, according to one claim, even deafness.

Buildings with extensive mould have had to be demolished.

British brokers Jardine Lloyd Thompson

said insurers, landlords, developers and makers of building materials needed to be aware of the dangers in order to prevent conditions where the mould flourished.

Peter Franklin, technical director at JLT, said: "Asbestos started off very slowly and no one took it seriously. Then the problems started to become apparent. The fear is that mould could be very similar."

At least 12 types of fungi are recognised as being harmful, including stachbotrys (which is becoming more common in New Zealand) and fusarium.

Mould feeds on organic materials such as carpet, wood and wallpaper and eats into plaster and brickwork, which then have to be replaced.

Yuppie-style warehouse conversions are particularly susceptible because they are old buildings that have never before been heated.

Conversion to flats, with central heating and partitions put in, creates the ideal breeding conditions for mould. The sudden heating draws moisture out of the building's structure.

— INDEPENDENT, staff reporter