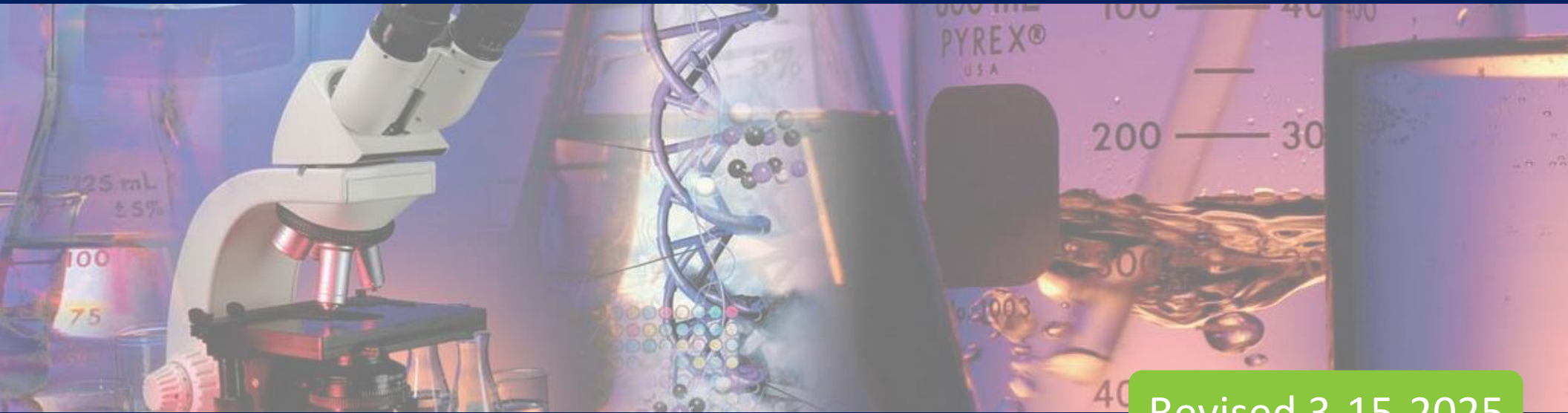


FIGHTING DRY-OUT FRAUD & INSPECTION FRAUD WITH FLORIDA'S NEW RULE 1.510(c)

SUE FOR PERSONAL INJURY?



Revised 3-15-2025



NAERMC

National Association of Environmentally
Responsible Mold Contractors

NEW FOR JANUARY 1, 2025

**THE FLORIDA SUPREME COURT HAS AMENDED
FLORIDA RULE 1.510(C).**

**CARRIERS MUST NOW COMPLY WITH STRICT
FEDERAL STANDARDS.**

**RULE 1.510(C) NEW AS OF 1/1/25) HELPS FLORIDA
PROPERTY INSURANCE POLICYHOLDERS AND
POLICYHOLDER CONTRACTORS GET PAID FAST &
FAIRLY.**

WHILE MINIMIZING ATTORNEY FEES.

**FLORIDA RULE 1.510(C) GREATLY HELPS POLICYHOLDER
CONTRACTORS FIGHT CARRIER DENY, DEFEND, DELAY...
CARRIERS BLEEDING FLORIDA PROPERTY OWNERS TO DEATH
ON ATTORNEY FEES.**

- **GREATLY HELPS FIGHT CARRIER FRAUDULENT CLAIM
DENIALS ALLEGING WITHOUT ANY SCIENTIFIC OR LEGAL
BASIS:**
 - **PRE-EXISTING DAMAGE. DENY CLAIM.**
 - **LONG TERM, REPEATED, CONTINUOUS DAMAGE. DENY
CLAIM.**
 - **THAT IN PLACE (SURFACE ONLY) DRYING [AKA
STRUCTURAL DRYING] CAN RESTORE WATER DAMAGED
PROPERTIES TO AS NEW.**
- **ALL WITHOUT PERFORMING A LEGAL CARRIER ADJUSTER
INSPECTION/ ASSESSMENT/ INVESTIGATION.**

IN A NUTSHELL FOCUS ON ADJUSTER INSPECTION

- **IF CARRIER HAS NOT PERFORMED AN INSPECTION THAT IS LEGAL BY FLORIDA LAWS AND COMPLIANT WITH ACCEPTED INDUSTRY STANDARDS [COMPLIANT WITH SB 7052]**
- **THERE IS NO LEGAL BASIS FOR CARRIER CONCLUSION (CLAIM DENIAL OR SHORT PAY OR THEIR RECOMMENDED [DRY-OUT] RESTORATION PROCEDURES.)**
- **UNDER RULE 1.510(C) SOLELY BASED ON THE APPLICATION OF LAWS AND LEGAL PRINCIPALS, THE JUDGE CAN REACH A VERDICT.**
- **AND GRANT SUMMARY JUDGMENT.**

1.510(C) BRINGS BACK ATTORNEY FEES

- **IF THE CARRIER IS NOT COOPERATIVE, THE JUDGE UNDER THE APPLICATION OF RULE 1.510(C) ...**
- **CAN ORDER ATTORNEY'S FEES, INCURRED AS A RESULT OF CARRIER NON-COOPERATION.**
- **THE COURT MAY ALSO HOLD AN OFFENDING PARTY OR ATTORNEY IN CONTEMPT OR IMPOSE OTHER APPROPRIATE SANCTIONS.**

1.510(C) BRINGS BACK ATTORNEY FEES

- **IN A PHRASE: THIS RULE 1.501(C) WILL/CAN BRING BACK:**
 - **ATTORNEY'S FEES LOST AFTER SB 2-A.**
 - **CARRIER ACCOUNTABILITY LOST AFTER SB 2-A.**
- **AND FORCE CARRIER COMPLIANCE WITH SB 7052 (CARRIER ACCOUNTABILITY.)**
- **WHY DO WE SAY "WILL/CAN"?**
- **BECAUSE A GREAT DEAL OF BOTH TECHNICAL KNOWLEDGE AND LEGAL EXPERTISE IS REQUIRED BY THE POLICYHOLDER TEAM TO PREVAIL.**
- **POLICYHOLDERS/CONTRACTORS FIGHTING CARRIER DELAY, DENY, DEFEND UNDER RULE 1.501(C): MAKE SURE YOU HOOK UP WITH A QUALIFIED PUBLIC ADJUSTER TEAM ... FEW ARE.**

WATER DAMAGE & WIND CLAIMS

- As a result of SB 2-A that eliminated Attorney's Fees Provisions.
- Along with super low Water Damage & Mold Caps.
- Florida's Public Adjusters and Plaintiff Attorneys have had a limited set of tools to fight:
 - Unfair Carrier Denials or under payment of Water Damage and Wind Claims
 - Improper/ illegal Carrier water damage restoration/drying practices that do not EVER restore (in hot, humid, moldy Florida) and ALWAYS leave contaminated "sick" homes.

- **Florida Rule 1.510(c) changes that.**
- **GREATLY HELPS POLICYHOLDER CONTRACTORS FIGHT CARRIER DENY, DEFEND, DELAY... CARRIERS BLEEDING US TO DEATH WITH ATTORNEY FEES.**

IMPROPER/ ILLEGAL WATER DAMAGE DRY-OUT / INSPECTION PRACTICES

Improper/ illegal water damage dry-out / inspection practices:

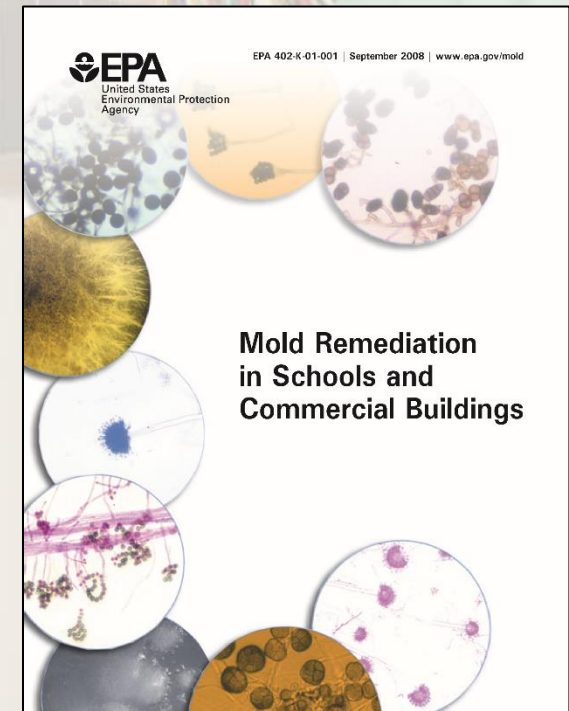
1. Causes mold. Always leaves sick homes/ sick kids.
2. Spreads mold. Always leaves sick homes/ sick kids.
3. Not compliant with State and Federal biocide laws. Always leaves sick homes / sick kids.

- There is always mold after a water loss. Mold grows fast. Find > 10 sq ft of mold. Trigger FL Mold Assessor Law.
- Carrier Adjusters skip the required mold inspections before and after drying. Illegal when > 10 sq ft mold.
- Challenge the Adjuster's illegal [walkthrough] inspection under Florida Rule 1.510(c).
- **WHEN NO LEGAL CARRIER ADJUSTER INSPECTION, NO LEGAL CARRIER CONCLUSIONS.**

EPA: MOLD GROWS FAST. DRY WITHIN 24-48 HOURS

Table 1: Water Damage – Cleanup and Mold Prevention

Guidelines for Response to Clean Water Damage within 24 – 48 Hours to Prevent Mold Growth*	
Water-Damaged Material†	Actions
Books and papers	<ul style="list-style-type: none">* For non-valuable items, discard books and papers.* Photocopy valuable/important items, discard originals.* Freeze (in frost-free freezer or meat locker) or freeze-dry.
Carpet and backing – dry within 24 – 48 hours§	<ul style="list-style-type: none">* Remove water with water extraction vacuum.* Reduce ambient humidity levels with dehumidifier.* Accelerate drying process with fans.
Ceiling tiles	<ul style="list-style-type: none">* Discard and replace.
Cellulose insulation	<ul style="list-style-type: none">* Discard and replace.
Concrete or cinder block surfaces	<ul style="list-style-type: none">* Remove water with water extraction vacuum.* Accelerate drying process with dehumidifiers, fans, and/or heaters.
Fiberglass insulation	<ul style="list-style-type: none">* Discard and replace.



- EPA: Dry only within 24-48 hours. Otherwise remediate.
- But Carriers and their Dry-Out Vendors [DOV's] always dry.
- Without EVER checking for MOLD before or after drying.
- Then Carriers ALWAYS pay to cover up failed drying with illegal chemicals that leave a toxic residue. Always leaves sick homes. Why? Saves Carriers \$\$.

FOCUS ON CAUSING MOLD.

Improper/ illegal Carrier water damage inspection & dry-out practices:

1. Causes mold. Always leaves sick homes. Sick kids.

- Drying [Structural Drying] is a Scam. Is Fraud in hot, humid, moldy Florida).
- Science shows/proves that the elevated temperature of drying accelerates mold and bacteria growth. Always leaving sick homes. Sick kids.
- Carriers know this which is why:
 - They always pay for the application of illegal chemicals (that leave a toxic residue) to cover up the appearance and odor of failed drying.
 - Carriers do not ever allow/pay for Industry Standard post-drying Quality Assurance inspections that are both mandatory by law and mandatory intrusive.
- Challenge the Adjuster's illegal / fraudulent inspections & payout for illegal fraudulent dry-outs under Florida Rule 1.510(c) ... hold Carriers & DOV's accountable. **Sue for Personal Injury.**

FOCUS ON SPREADING MOLD.

Examples of Improper/ illegal Carrier water damage inspection & dry-out practices:

2. Spreads mold. Always leaves sick homes/ sick kids.

- Drying [Structural Drying) is a Scam. Is Fraud in hot, humid, moldy Florida.
- Drying ALWAYS results in the contamination of AC ducting.
 - Carriers NEVER pay for post-drying Quality Assurance inspections of the ducting.
- Challenge the Adjuster's illegal / fraudulent dry-outs under Florida Rule 1.510(c) ... hold them accountable.
- **Sue for Personal Injury.**



DRYING IS NOT COMPLIANT /ILLEGAL.

Examples of Improper/ illegal Carrier water damage inspection and dry-out practices:

3. Not compliant with State and Federal biocide laws. Always leaves homes contaminated with toxic biocide residue. Results in sick homes/sick kids.

- Inspections & Drying as performed by /paid for by Florida Carrier Adjuster:
 - Always causes mold.
 - Always spreads mold.
 - Always contaminates home and ducting with toxic biocide residue.
 - Always leaves sick homes. Sick kids.
 - Is ALWAYS illegal. ALWAYS NOT Compliant with Florida Laws/ Industry Standards.
- Challenge the Adjuster's illegal / fraudulent dry-outs/inspections under Florida Rule 1.510(c) ... hold them accountable for both fraud and sick babies. **Sue for Personal Injury.**



NAERMC

National Association of Environmentally
Responsible Mold Contractors

www.Free-Mold-Training.org
Gary Rosen, PhD President





www.Mold-Free.org
Gary Rosen, PhD Pres.



GARY ROSEN, PH.D. LEED AP

www.Mold-Free.org www.Free-Mold-Training.org



Dr. Rosen has written the mold and water damage training as well as the Exam for the NAERMC State of Florida Mold Assessor & Remediator License program.

Florida Licenses & Certifications (All current)

- Building Contractor CBC1250821; Mold Assessor MRSA95; Mold Remediator MRSR417; Independent Insurance Adjuster D082664; Mold Toxicologist; Certified Mold Hygienist
- DBPR Exam Developer & Training Provider: Initial License Mold Assessor & Remediator
- President of the National Association of Environmentally Responsible Mold Contractors
- IICRC: Certified WRT & Fire and Smoke

Academic Honors and Awards

- Post-Doctoral Fellow for Nobel Laureate Dr. Paul D. Boyer. Dr. Boyer won the 1997 Nobel Prize in Chemistry. Research funded by the U.S. Dept of Energy.
- UCLA: Doctorate Biochemistry & Molecular Biology
- California Board of Regents Fellowship (Ph.D. program)
- University of Florida: Graduate B.S. Chemistry with Honors.

Court Ruling: CACE17017343 Hon. Martin Bidwill CIRCUIT JUDGE

- "Gary Rosen, Ph.D. may testify that reported symptoms are consistent with exposure to toxic mold." 7/11/22 Cartwright v. SCG Atlas Gatehouse on the Green

FIND THE ILLEGAL MOLD ASSESSMENT [FLORIDA]

- The entire required training for Florida Licensed Mold Assessors is an 8-hour online class.
- Florida does not provide ANY specific guidance on mold assessing procedures other than a definition of a Mold Assessment.
- The definition itself is Florida Mold Assessment law.
- As we shall see, as a rule, Mold Assessors NEVER perform Mold Assessments as defined by Florida Mold Law.
- As a rule: Mold Assessors that work for Insurance Carriers NEVER perform legal inspections/assessments.

- As a litigation strategy: Find/prove the Carrier's initial Mold Assessment is non-compliant with Florida mold law (illegal) and ask the Judge to rule the Assessment and subsequent Scope of Work noncompliant/unlawful. Ask for the Judge to grant Summary Judgment.
- Proving Carrier non-compliance is super easy because the FL Mold Assessment must be intrusive and requires testing, but never is.
- There will typically be two claims: The original water damage claim and a second claim for damages due to illegal failed drying resulting from failed/negligent pre-drying inspection/assessment.

REQUIRED INTRUSIVE INSPECTIONS PART 1

- Florida Mold Law defines Mold Assessment as Intrusive.
 - Both the IICRC 500/S520 Standards require Intrusive Inspections.
 - The EPA Mold and Water Damage Guideline is also required Intrusive.
 - The ASTM Mold Assessment Standard is Intrusive.
-
- All major Standards/Guidelines and FLA Mold Law require Intrusive water damage and mold inspections.
 - However, due to Carrier input, influence, malfeasance, while the IICRC S500/S520 published Standards require intrusive inspections, the IICRC Training Courses [using a proprietary training guide] teach [contrary to the actual IICRC Peer Reviewed/ ANSI-Approved S500/520 Standards] that inspections are surface only and not intrusive.

REQUIRED INTRUSIVE INSPECTIONS PART 2

- Carriers save billions by not inspecting.
- Carriers save billions by drying mold and then covering up mold and odors with illegal chemicals.
- As a result, Florida's insureds live in sick mold-toxin and biocide contaminated homes after a water event (leak, storm, flood etc.)

- Open a second claim for damages due to illegal failed drying resulting from failed/negligent pre-drying inspection.
- There are no caps on these damages, making litigation very attractive after always failed/illegal drying.

AS A LITIGATION STRATEGY

- As a litigation strategy: Find/prove the Carrier's Water Damage Inspection was non-compliant with Laws/Standards.
- Proving non-compliance is easy because the S500 Water Damage Inspection / S520 Mold Inspection must be intrusive and must include sampling, but never so.
- Ask the Judge to rule the Inspection, subsequent Scope of Work, Denial/Short pay noncompliant/unlawful.
- Open a second claim for damages due to mold contamination from illegal failed drying resulting from failed/negligent pre-drying inspection/assessment.
- Once ruled noncompliant/ unlawful ask the Judge to grant Summary Judgment.
- **The cost to clean mold contaminated content, clothing, ducting, indoor air can be substantial. No caps on these damages caused by DOV & Carrier Adjuster fraud.**

Florida Laws Including: Mold Assessment; Adjuster Ethics; Breach of Contract; 768.0425 Damages in Actions Against Contractors for Injuries



“FORENSIC ENGINEERS” ARE GENERALLY INCOMPETENT

- Carrier so-called “Experts”/ “Forensic engineers” are generally incompetent.
- That’s a strong statement ... Let me explain.
- The so-called Forensic Engineering companies work for Insurance Carriers.
- Their job is never to provide Forensic services.
- Their job is to never find Mold.
- Their job is to:
 - Provide ammunition for Carriers to deny or short pay claims.
 - And to raise the ante for Plaintiff attorneys who generally are not willing to pay/hire their own expert to refute the Carrier Engineer’s (expensive) report based on non-intrusive/illegal inspections. Easier to just settle and collect their fees. (Sad but true.)

CARRIER "ENGINEER'S" JOB IS TO NOT FIND MOLD

- Carrier so-called Forensic Engineers/Assessors: Their job is to cover up their incompetence with:
 - Complex reports that are full of air and surface sampling; temperature and humidity measurements; and boiler plate.
- But no intrusive inspection within (1) walls, (2) above ceilings, (3) behind or beneath cabinets.
 - And never (4) within ducting.
- 1-4 are all required by Standards and Laws to find mold. Because if mold: DO NOT DRY.
- So Carrier Experts NEVER find mold.
- As a result: Carriers save \$Billions by drying mold filled homes instead of Remediate/Replace, contaminating homes and occupants. Resulting in sick homes and sick occupants. (Sad but true.)

NEVER POST DRYING QUALITY ASSURANCE INSPECTIONS

NEVER POST-DRYING QUALITY ASSURANCE INSPECTIONS

- Carriers then cover up failed drying with stain killers and illegal chemicals.
- And do not allow any Post Drying Quality Assurance inspections ... which are \$500 mandatory and \$500 mandatory intrusive.
- Drying a mold filled kitchen and then covering up failed drying saves Carriers \$\$\$. The name of the game.
- The scam perpetuates since Plaintiff attorneys don't sue the Engineering firms that all have a min of \$1M Errors and Omissions insurance.
- Plaintiff attorneys just settle and move on. Carriers win. (Sad but true.)

WHAT IS THE STATED GOAL OF A MOLD ASSESSMENT?

The stated goal of a Mold Assessment is to determine:

- 1) Location and extent of mold for the purpose of developing a mold remediation plan/protocol/procedure. Intrusive inspection is key.
- 2) Determine the Origin of Mold for the purpose of fixing the Cause of Mold (leak/condensation). Intrusive inspection is key.
- 3) For an Insurance Claim, the goal of a Carrier Forensic Engineer's Mold Assessment is to not find Mold because Mold Damage is not Restorable by drying and it is cheaper to dry mold than to remove mold. Never ever an intrusive inspection. Here the focus is testing. Why?

- Why is the focus of Carrier Insurance claim investigations by Carrier “so-called” Forensic Engineers on air sampling and surface sampling?
- Because such sampling does not ever assess/detect the extent of mold inside of walls, or behind cabinets or ducting. Mold spores do not ever penetrate walls or ceilings or cabinets.
- Extensive Forensic Engineer's air sampling and surface sampling give the appearance of science but is neither science nor complies with Laws/Standards.

GOAL: HAVE JUDGE RULE INSPECTION REPORT INADMISSIBLE

- FL Mold Assessors (Carrier so-called mold “experts” or “Forensic Engineers”) have no more than 2-days formal mold training.
 - And almost never formal training in proper (industry compliant) Water Damage Inspections.
 - And no required construction knowledge or training.
- Mold Assessors as Carrier experts often take large numbers of mold samples and many moisture and humidity readings under the guise that this makes the Inspection “scientific”.
- And then pads the report with worthless boilerplate to hide the fact that they have not followed laws/ standards.
- Therefore, their report and conclusions cannot survive a properly formulated Daubert Challenge.
- Challenge the report. Have the Judge rule the report inadmissible.

- What are these Florida Mold Assessment Laws?

FLORIDA LAW: MOLD ASSESSMENT INCLUDES SAMPLING

The 2021 Florida Statutes. 468.8411 Part 1

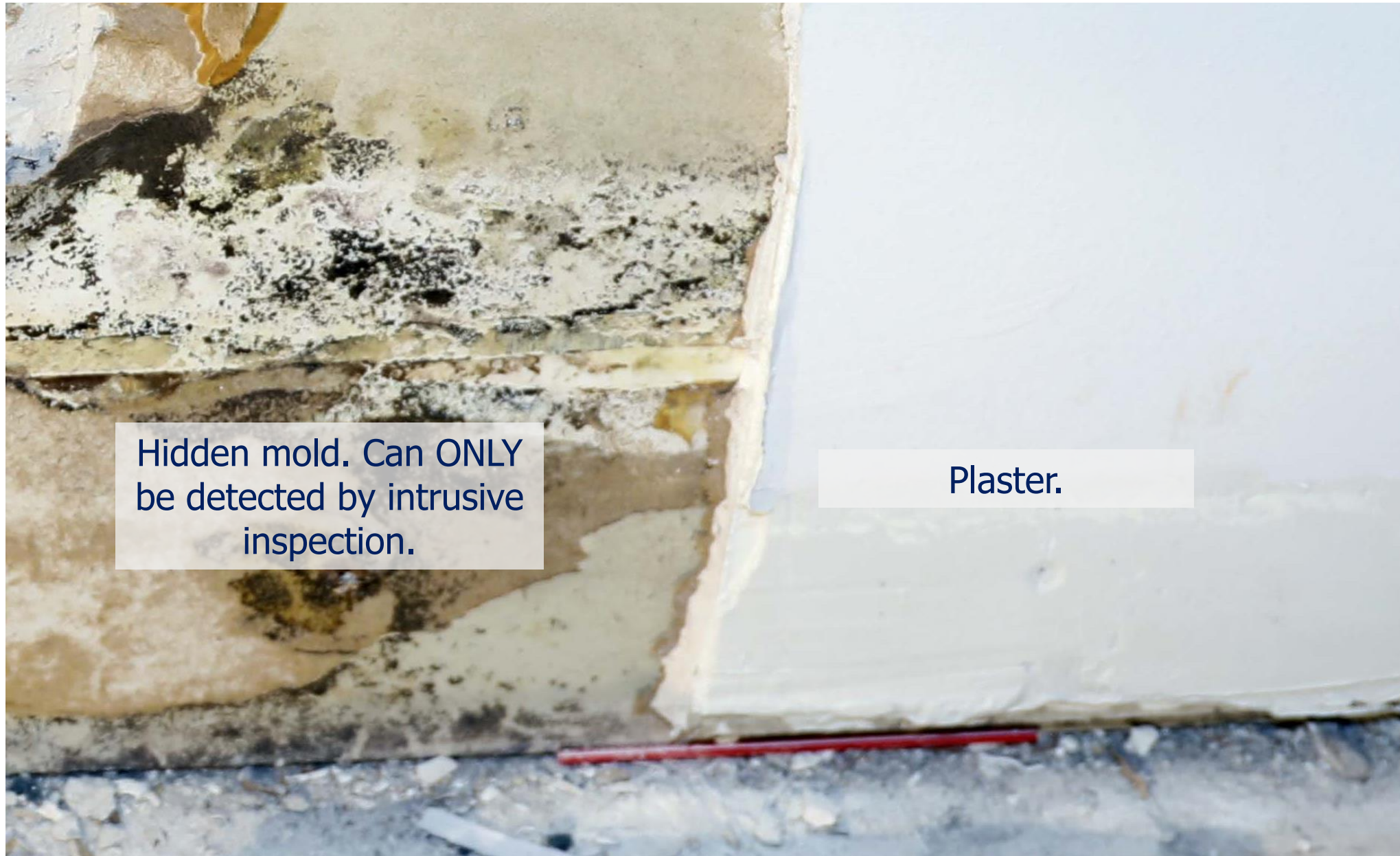
(3) “**Mold assessment**” means a process performed by a mold assessor that includes the **physical sampling ...**”



- A Mold Assessment performed by a State Licensed Mold Assessor must include sampling/testing.
- But mold spores do not penetrate drywall or plaster. And is of limited value except for investigating mold growth in ducting.



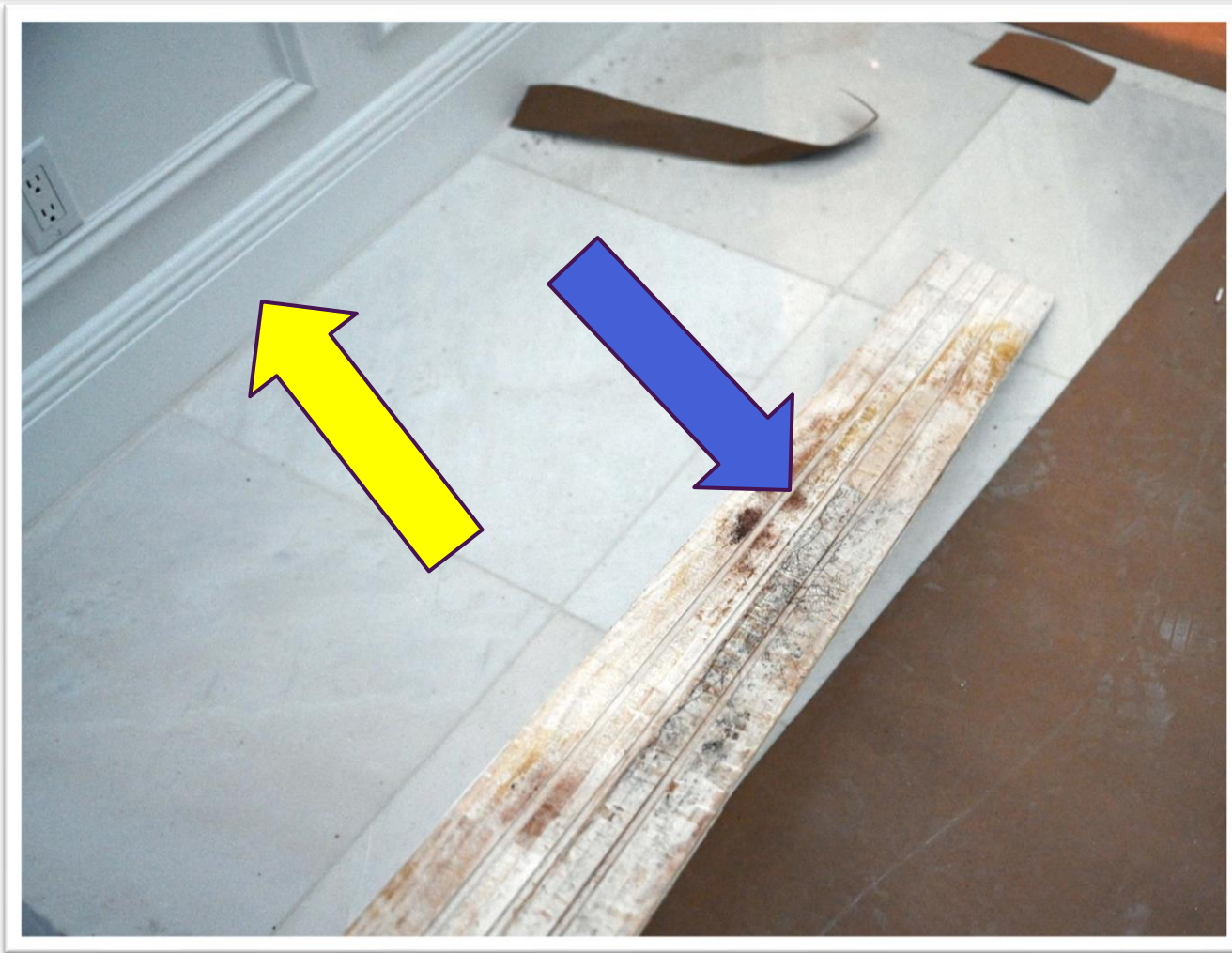
HIDDEN MOLD NOT DETECTABLE BY AIR SAMPLING CARRIERS MUST PERFORM INTRUSIVE INSPECTIONS



Hidden mold. Can ONLY
be detected by intrusive
inspection.

Plaster.

HIDDEN MOLD NOT DETECTABLE BY AIR SAMPLING MUST CHECK UNDER BASEBOARD



- Yellow arrow. Baseboard looks perfect. Freshly painted by seller.
- Blue arrow. Intrusive (non-destructive) inspection.

FLORIDA LAW: MOLD ASSESSMENT. MOLD ORIGIN.

The 2021 Florida Statutes. 468.8411 Part 2

(3) “**Mold assessment**” means ... initial hypothesis about the **Origin**

Hypothesis about Mold's Origin. Mold as a result of/from?

1. Occupants leaving the windows open while the AC was running.
2. Turning the AC off during the day and then on in the evening.
3. Setting the AC thermostat too high. Or not using the AC.
4. Pre-existing mold? Or new mold from roof leak, flood etc.?
5. Mold brought in on occupant's content.
6. Poor maintenance by landlord.
7. What did the unit look like before any roof issues/flood?
8. Did the Assessor inspect areas in the unit not impacted by roof leak/flood?
9. Did the Assessor perform Differential Diagnosis on mold Origin?

- As a general rule it is not usually possible to make such determinations during a non-intrusive inspection. The EPA recommends waiting to inspect until the remediation starts and then one can get a good look inside walls/ceilings, etc.
- Not possible to make such determinations (1-9) only by Sampling/Testing.

MOLD ASSESSMENT. DETERMINING MOLD ORIGIN

- Formulate a hypothesis about mold's: Origin
- Florida Mold Law does not limit assessments to visible/ non-intrusive inspections.
- Florida definition of a Mold Assessment does not say surface only.



- Mold spores do not penetrate walls or ceilings or cabinets.
- But mold in ducting is exposed to / released to the indoor air of course.
- Therefore, inspections to find mold that Originates in ducting can be very valuable.
- But never performed by Carriers.

CRITICAL FLORIDA LAW. MOLD ASSESSMENT

The 2021 Florida Statutes. 468.8411 Part 3

(3) “**Mold assessment**” means ... initial hypothesis about [not only] the origin, [but also mold’s]

- identity,
- location, and
- extent of amplification of mold growth of
- greater than 10 square feet.

Mold Assessment per FLA Law MUST include:

- Formulate an initial hypothesis not only about mold’s (1) origin but also about about the (2) identity, (3) location, and (4) extent of amplification of mold growth (5) > 10 sq ft.
- If not, it is not a legal Mold Assessment.
- If not a legal Mold Assessment, then whatever opinions the Carrier Assessor has regarding 1-5 have no legal basis.

MOLD ASSESSMENT DEFINED BY FL MOLD LAW.

- Did the Mold Assessor only perform a surface inspection and air/surface sampling to attempt to determine the origin, identity, location, extent, of mold.
- Impossible to reliably determine **origin, identity, location, extent** by only checking/testing surfaces or air.
- If the inspection was surface only/not intrusive, it was not a DBPR compliant Mold Assessment. It was not legal.

- Carrier Forensic Engineers/Assessors DO NOT perform DBPR-defined **legal** Mold Assessments. Why?
- Because Engineers/Assessors never perform intrusive assessments that are needed to determine the **origin, identity, location, extent** of mold.
- Such determinations cannot be done by a visual surface-only inspection.
- Therefore, Carrier Mold Assessments are never legal/compliant.
- Illegal/noncompliant Mold Assessments should be challenged to have them be excluded by the Judge. That's his job as "Gatekeeper."

MOLD ASSESSMENT. > 10 SQ FT OF MOLD?

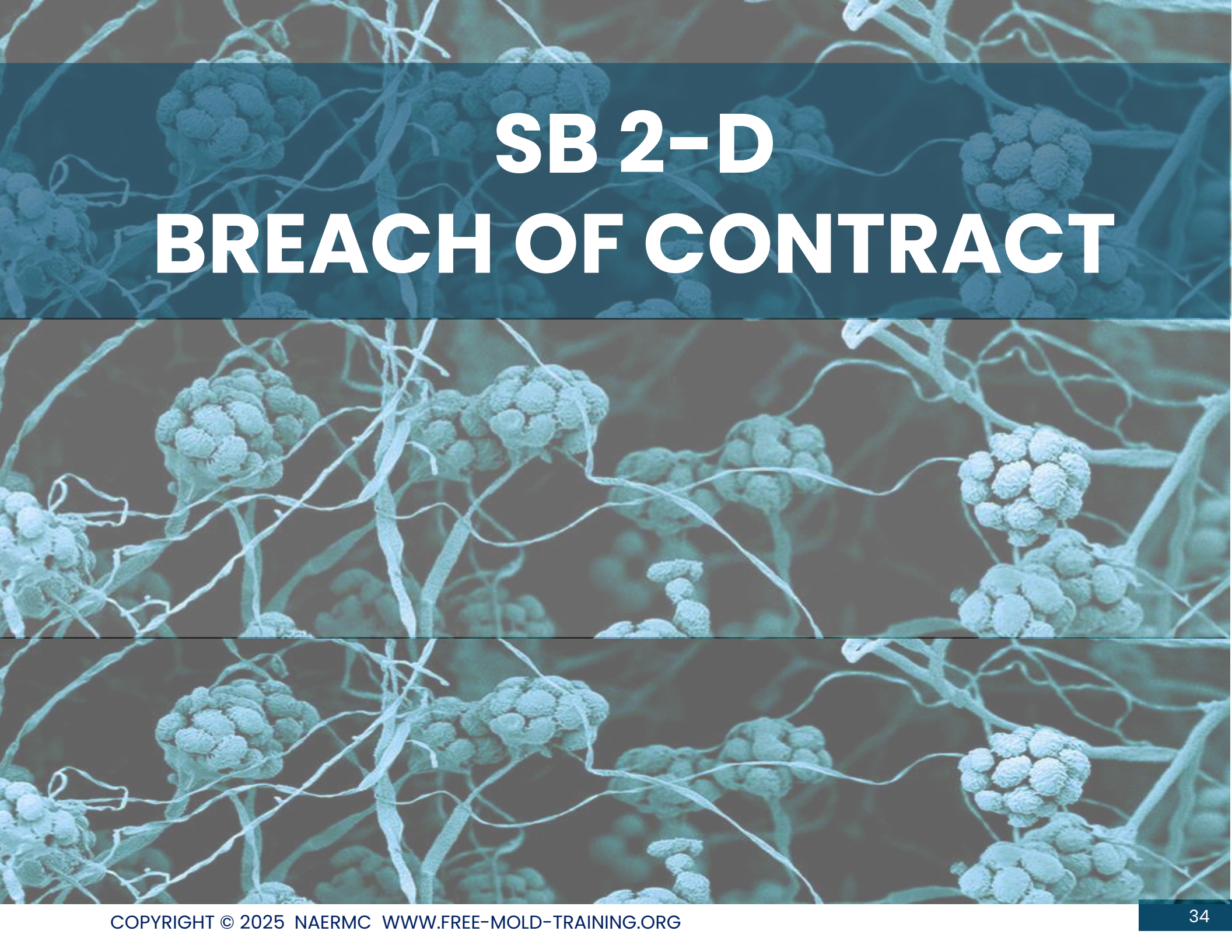
The 2021 Florida Statutes. 468.8411 Part 4

(3) ~~“FL Mold assessment Law”~~ applies only if mold ...

- greater than 10 square feet.

- Did the Mold Assessor only perform a surface inspection to determine if greater **than 10 square feet**.
- If they only performed a surface inspection, it was not a DBPR / compliant Mold Assessment. It was illegal.

- Did Carrier Assessor determine by an intrusive inspection if > 10 sq ft of mold within any wall or over any ceiling or behind/under cabinets or in ducting. If not, it was an illegal Assessment.
- If not, how can they write a useful and accurate mold remediation protocol? Impossible.
- Legal Assessments cannot be done by visual surface-only Assessment/Inspection procedures.
- Is there always > 10 sq ft of mold. Yes because mold grows fast.

The background of the slide is a dark teal color with a pattern of light teal, branching, and clustered structures that resemble mold or mycelium. These structures are distributed across the entire slide, with a higher density in the upper half where the title is located.

SB 2-D BREACH OF CONTRACT

CLAIMS HANDLING. DETAILED CARRIER ESTIMATE

“SB 2-D creates Florida Statute § 627.70131(3)(d), requiring a carrier to advise, within 7 days after the assignment of an adjuster, a policyholder of the right to request a copy of a **detailed estimate generated by the carrier’s adjuster.** “

- Insured to request detailed Carrier estimate generated by Carrier Adjuster.
- Carriers must provide detailed estimates per Industry Standard and State and Federal Law.
- That means they must perform a timely Inspection/Assessment per FL Laws, compliant with Industry Standards and FL Mold Assessor Law. (They never do.)
- If not, illegal per SB 2-D. Fraud.

CLAIMS HANDLING. WRITTEN EXPLANATION

Claims Handling

- SB 2-D amends Florida Statute § 627.70131(7)(a) to require a carrier to provide a written explanation of the basis in the policy **in relation to the facts or applicable law**, for the payment, denial or partial denial of the claim. It also requires the carrier to provide a written explanation if the payment is less than the detailed estimate.

- What applicable laws?
- If Carrier Inspection/Assessment was not per FL Mold Assessor Law and/or was contrary to Industry Standards, Carrier cannot provide a valid explanation.
- Illegal per SB 2-D. Fraud.

BAD FAITH

Bad Faith

SB 2-D creates Florida Statute § 624.1551, requiring that a claimant must establish that a **carrier breached the insurance contract** in order to prevail in a claim brought for extra-contractual damages under Florida Statute § 624.155(1)(b)

- If the Mold/Water Damage Inspection/Assessment was illegal, contrary to Industry Standards and FL Mold Assessor Law, Carrier breached contract.



Air Movers / Fans



Air Scrubbers /
Negative Air
Machines



Carpet Cleaning
Equipment



Concrete Equipment



Dehumidifiers

DAMAGES IN ACTIONS AGAINST CONTRACTORS FOR INJURIES

Dry-Out Contractors are not licensed.

FLORIDA STATUTE ON NEGLIGENCE 768.0425

Damages in actions against contractors for injuries sustained from negligence, malfeasance, or misfeasance.—

(2) In any action against a Vendor (DOV) for injuries sustained [exposure to toxic mold] resulting from the contractor's negligence, malfeasance, or misfeasance, the consumer shall be entitled to **three times** the actual compensatory damages sustained in addition to costs and **attorney's fees** if the Vendor (DOV) is neither certified as a Vendor (DOV) by the state nor licensed as a Vendor (DOV) pursuant to the laws of the municipality or county within which she or he is conducting business.

- After the Policyholder's expert finds > 10 sq ft of mold / illegal drying with an intrusive Post-Drying inspection, perform Post-Drying mold testing / sampling to document that the failed In-Place [Surface Only] Drying contaminated the structure with toxin producing mold.
- When you so find, hold the non-licensed dry-out technicians accountable (sue Dry-Out Vendor) for causing **Personal Injury**: for causing exposure to toxic mold from illegal drying.
- And sue the Carrier for paying for illegal work.
- Collect Attorney Fees.



What health problems can be caused by mold?

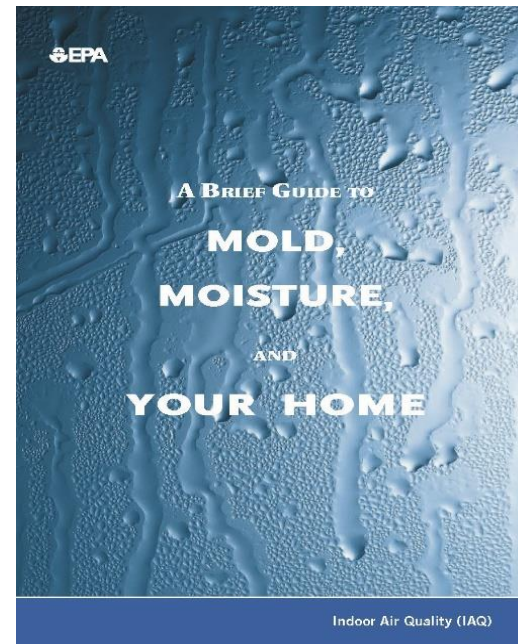
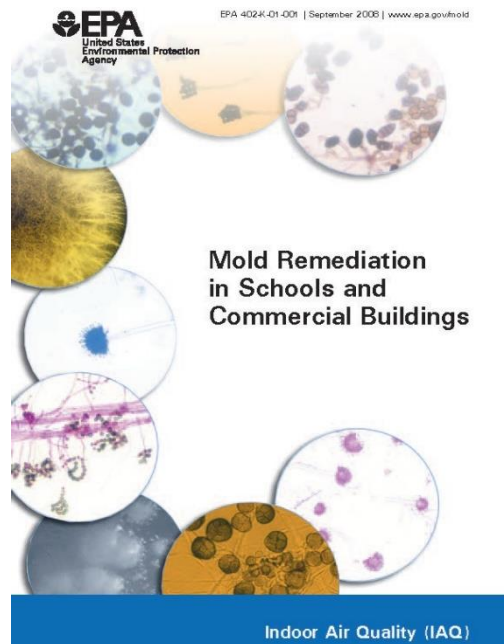
- There are four kinds of health problems that come from exposure to mold: allergic illness, irritant effects, infection, and toxic effects.
- For people that are sensitive to molds, symptoms such as nasal and sinus irritation or congestion, dry hacking cough, wheezing, skin rashes or burning, watery or reddened eyes may occur.

Court Ruling: CACE17017343 Hon. Martin Bidwill CIRCUIT JUDGE

- "Gary Rosen, Ph.D. may testify that reported symptoms are consistent with exposure to toxic mold." 7/11/22 Cartwright v. SCG Atlas Gatehouse on the Green

MOLD GROWS FAST

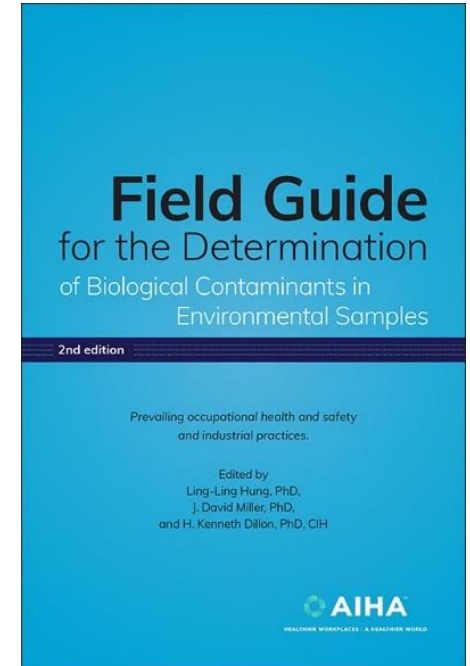
There is always Mold.



- According to the EPA mold grows fast. Always mold after a leak.
- Therefore, always perform a DBPR-defined (intrusive) Mold Assessment as soon as possible after the water event.
- If mold. Do Not Dry. Drying spreads mold. Does not restore. Fraud.

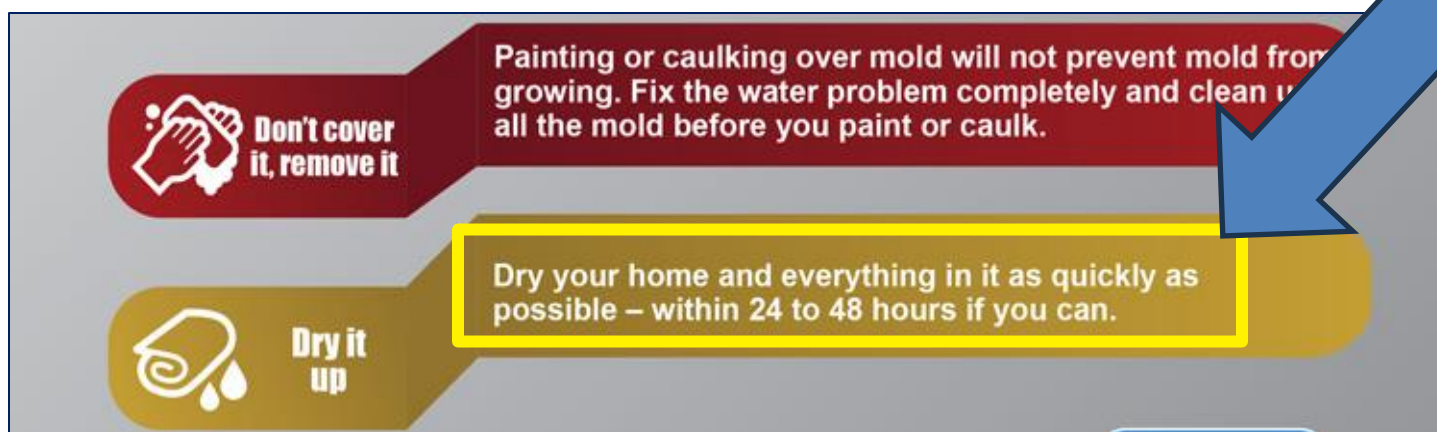
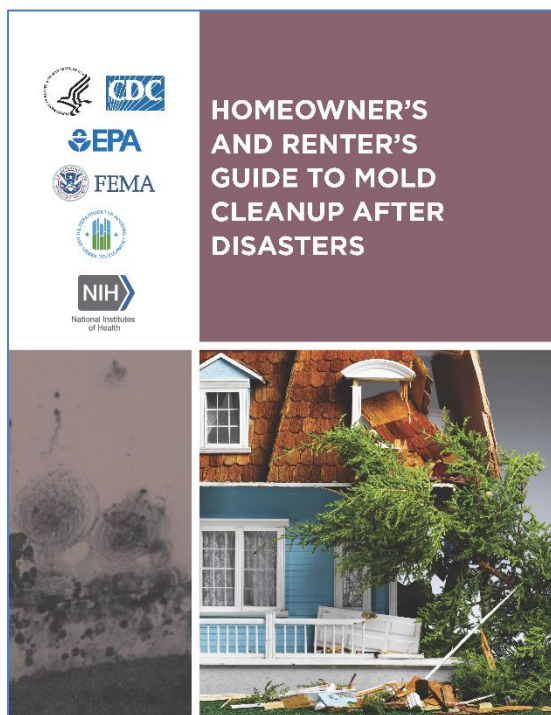
PER AIHA: MOLD IN 48 HOURS.

“... growth and germination of a spore, which is microscopic, **may form a visible colony on building substrates within 24 to 48 hours.**” (Page 33. AMERICAN INDUSTRIAL HYGIENE ASSOCIATION)

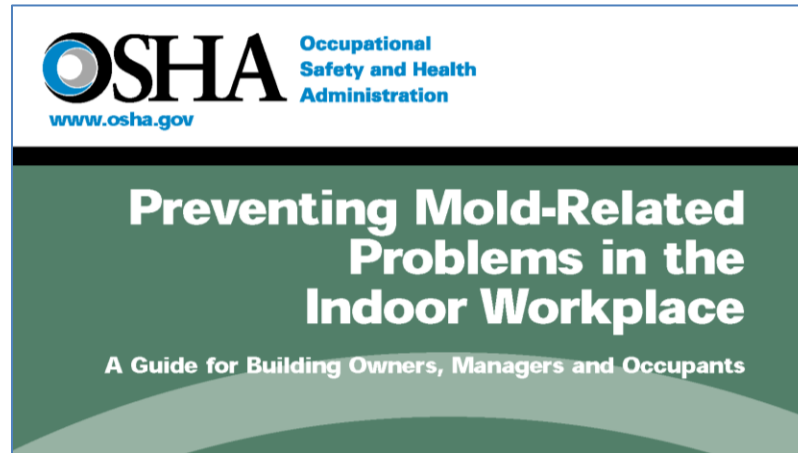


Mold grows within a few days, but Florida Insurers dry anyway instead of Remediate / Replace / Rebuild.

CDC: MOLD IN 48 HOURS



OSHA: MOLD IN 48 HOURS



extent possible, eliminate sources of dampness, high humidity, and moisture to prevent mold growth. Wet or damp spots and wet, non-moldy materials should be cleaned and dried as soon as possible (preferably within 24 to 48 hours of discovery).

Moisture due to condensation may be prevented by increasing the surface temperature of the material where condensation is

FEMA: MOLD IN 48 HOURS

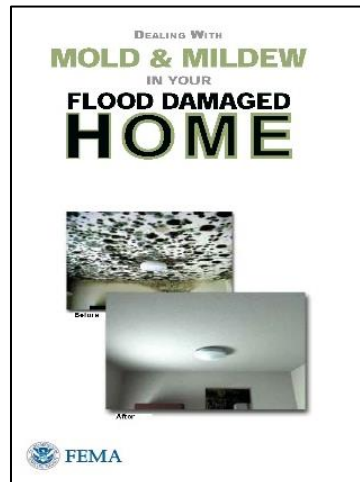
MOLD IN YOUR HOME?

If your home has water damage due to -

- flooding,
- sewage back-up from flooding in the area,
- plumbing or roof leaks,
- damp basement or crawl space,
- overflows from sinks or bathtub, or
- high humidity: steam cooking, dryer vents, humidifiers,

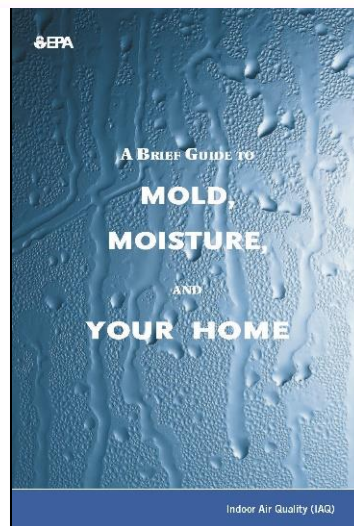
mildew and mold will develop within 24-48 hours of water exposure.

Even worse, it will continue to grow until steps are taken to eliminate the source of moisture, and effectively deal with the mold problem.



MOLD **BASICS**

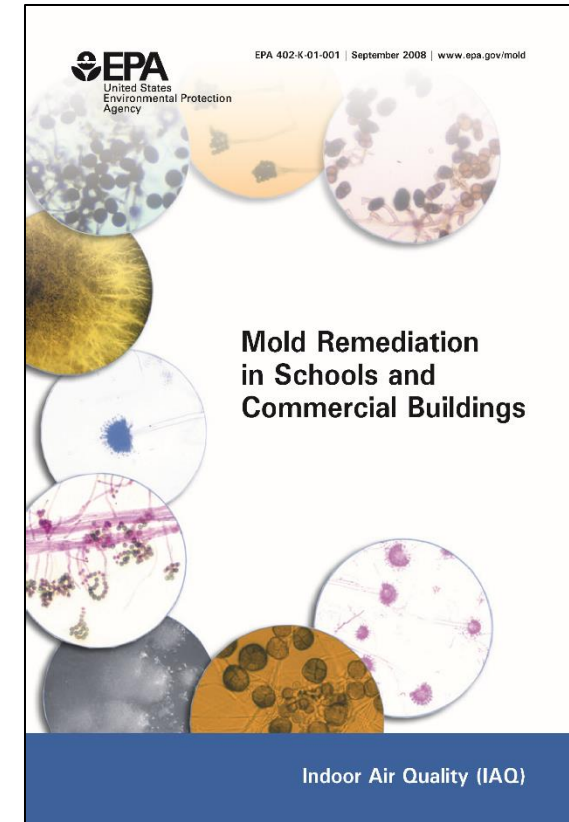
- The key to mold control is moisture control.
- If mold is a problem in your home, you should clean up the mold promptly *and* fix the water problem.
- It is important to dry water-damaged areas and items within 24-48 hours to prevent mold growth.



EPA: MOLD GROWS FAST. WITHIN 24-48 HOURS

Table 1: Water Damage – Cleanup and Mold Prevention

Guidelines for Response to Clean Water Damage within 24 – 48 Hours to Prevent Mold Growth*	
Water-Damaged Material†	Actions
Books and papers	<ul style="list-style-type: none">* For non-valuable items, discard books and papers.* Photocopy valuable/important items, discard originals.* Freeze (in frost-free freezer or meat locker) or freeze-dry.
Carpet and backing – dry within 24 – 48 hours§	<ul style="list-style-type: none">* Remove water with water extraction vacuum.* Reduce ambient humidity levels with dehumidifier.* Accelerate drying process with fans.
Ceiling tiles	<ul style="list-style-type: none">* Discard and replace.
Cellulose insulation	<ul style="list-style-type: none">* Discard and replace.
Concrete or cinder block surfaces	<ul style="list-style-type: none">* Remove water with water extraction vacuum.* Accelerate drying process with dehumidifiers, fans, and/or heaters.
Fiberglass insulation	<ul style="list-style-type: none">* Discard and replace.
Hard surface, porous flooring§ (Linoleum, ceramic tile, vinyl)	<ul style="list-style-type: none">* Vacuum or damp wipe with water and mild detergent and allow to dry; scrub if necessary.* Check to make sure underflooring is dry; dry underflooring if necessary.
Non-porous, hard surfaces (Plastics, metals)	<ul style="list-style-type: none">* Vacuum or damp wipe with water and mild detergent and allow to dry; scrub if necessary.



- Dry only within 24-48 hours. Otherwise remediate.

MOLD GROWS FAST. PUBLISHED RESEARCH BY DR. RALPH MOON, PROLIFIC INSURANCE DEFENSE EXPERT

Fungal Growth Succession on Gypsum Board Wall Assemblies

Ralph E. Moon, Ph.D.¹, Michael Bass¹, Chin S. Yang, Ph.D.²

¹ HSA Engineers & Scientists, Tampa, Florida

² Prestige EnviroMicrobiology, Voorhees, New Jersey

*Corresponding email: rmoon@hsa-env.com; mbass@hsa-env.com;
chins.yang@prestige-em.com

- Dr. Moon's published study on the rate of growth of different species of mold.
- Study proves that ubiquitous molds such as Aspergillus grow fast. In only a few days (confirming EPA/FEMA/ CDC/OSHA guidelines that say after 48 hours do not dry. Remediate/ Remove/ Replace.)
- Per Dr. Moon (Carrier Defense Expert) study: Always mold contaminated water damage by the time the Assessor arrives.

MOON: “MOLD GROWS FAST”.

Fungal Growth and Sequence: Predictable fungal growth sequences were observed. Small, diffuse mats of mycelial growth were visible within two-three days of incubation. Visible growth first occurred on 50% of the wood sill plates where moisture was in direct contact with the assembly (Table 1). *Aspergillus* and *Trichoderma* structures were identified on Day 4 and 7 respectively. Immature *Chaetomium* ascomata and *Cladosporium* were observed on Day 14. Individual *Chaetomium* spores, *Alternaria* and *Pestalotiopsis* were identified on Day 28. *Penicillium* was identified on Day 46; *Bipolaris* was identified on Day 50. *Curvularia* was identified on Day 53.

- Insurer defense expert Dr. Ralph Moon published report shows/proves: Mold start to grow fast within days.



Air Movers / Fans



Air Scrubbers /
Negative Air
Machines



Carpet Cleaning
Equipment



Concrete Equipment



Dehumidifiers

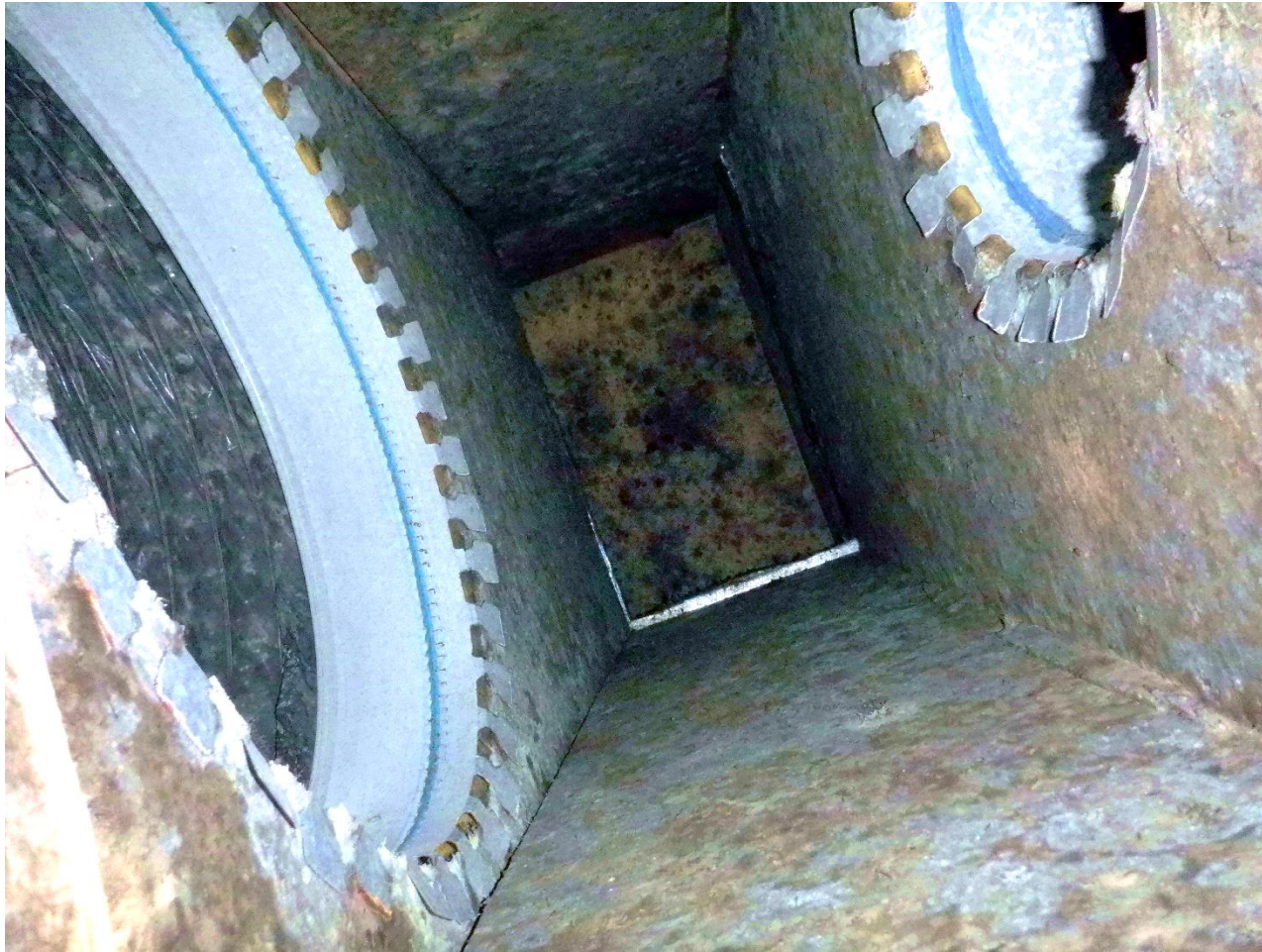
MOLD GROWS FAST. DRYING NEVER SUCCESSFUL.

- If the Dry-Out Vendor (DOV) wants to dry instead of remediate, remove, replace, rebuild ...
- Because mold grows fast:
 - They should always perform an intrusive mold inspection before drying. If mold do not dry. But they NEVER do.
 - They should always perform another intrusive inspection after drying. If mold, drying failed. But they NEVER do.
- Note that since mold starts to grow in days. And since the elevated temperature associated with drying accelerates mold growth.
- If no mold before drying, always mold after drying.
- But Carriers dry. Then cover up failed drying with always illegal chemicals.
- Drying is FRAUD unless an independent state-licensed Mold Assessor performs an intrusive post-drying inspection proving no mold.
- Such inspections are absolutely prohibited by Carriers.
- Carrier Forensic Engineers/Assessors are always a party to this Fraud.

MOLD ODORS/IRRITATION CAN APPEAR EVEN FASTER THAN 24-48 HOURS

- In the cooler dry seasons, you may not smell mold or be irritated by even heavy mold in ducting because the mold that is contaminating ducting is inactive at lower temperature/humidity.
- Comes the Florida hot/humid summer, mold will become active and produce odors/irritation ... to some extent, even with AC on (which both cools and dehumidifies.)
- Same thing happens with loss of power to the AC: The inactive (latent/sleeping) mold growth in the ducting immediately becomes active at the now elevated temperature/humidity ... resulting in immediate odors and irritation/illness to sensitive occupants.

INTRUSIVE INSPECTION INSIDE OF DUCTING. REQUIRED. BUT NEVER DONE BY ASSESSORS.



- Mold in ducting of \$5M home in Palm Beach Gardens. Homeowner lives in New York, only visits a few months in the winter.
- Even with the AC on in the summer the smell and irritation was unbearable.

EXAMPLES FROM MOLD ASSESSOR REPORTS. INSTEAD OF PERFORMING MOLD ASSESSMENTS AS DEFINED BY DBPR ... CARRIER ASSESSORS COLLECT DATA.





- Pix from a Carrier Mold Assessor Report. Caption is from Assessor.
- What is “suspect visible mold”? That’s mold. No testing needed.
- Is it from the roof leak or not? This question never answered.
- Can you just look at a surface and write a meaningful mold remediation protocol. No. But Assessors do.



- From a Carrier Mold Assessor Report. Caption from Assessor.
- What is the Origin/Cause of this Mold?
- Defective recent Roofing work or Pre-Existing Damage/Mold?
- No attempt to answer this key question on Origin was made.

APARTMENT 6 BEDROOM

Recommendations:

1. RC1/CC7: Remove ceiling approximately 50 SF total with medium-scale mold. Inspect and clean wood roof decking above.
2. RW1: Remove wall from ceiling down 4' by 6' across with staining.

Observations:

- A. Drywall ceiling collapsed 6' by 6' prior to J.S. Held's inspection exposing water and mold damaged insulation and wood roof decking above.



Collapsed drywall ceiling in the bedroom of Apartment 6.

Without any intrusive inspection the Carrier Mold Assessor recommends:
1. Remove 50 SF of ceiling. Clean wood decking above. INSANE. ERROR.



- From a Carrier Mold Assessor Report. What about it? Can you just look at a stained surface and write a meaningful mold remediation protocol.
- No. But Assessors do. (Not just Carrier Assessors.)

APARTMENT 6 BEDROOM

Recommendations:

- 1. RC1/CC7: Remove ceiling approximately 50 SF total with medium-scale mold. Inspect and clean wood roof decking above
- 2. RW1: Remove wall from ceiling down 4' by 6' across with staining.

Observations:

- A. Drywall ceiling collapsed 6' by 6' prior to J.S. Held's inspection exposing water and mold damaged insulation and wood roof decking above.



Drywall wall in the bedroom of Apartment 6 with staining.

Without looking inside this or any other walls Mold Assessor recommends:
Remove (stained) wall from ceiling down 4' x 6'. INSANE. ERROR.

MOLD ASSESSOR TAKING MANY LIFT TAPES



Figure (43) – Surface Mold Sample T-1, collected from the insulation backing above the drywall ceiling in the bedroom of Apartment 6.



Figure (44) – Surface Mold Sample T-2, collected from the drywall wall in the bedroom of Apartment 6.

- Besides padding the bill, what questions do these lift tapes answer?
- Does a Mold Assessor need to take lift tapes to determine if the mold-like substance growing on wet wood/drywall is mold. No. Just a scam to make them appear “scientific” and pad the bill.

INTRUSIVE INSPECTIONS REQUIRED BUT ASSESSORS NEVER DO THEM



- Plaster coated walls. Look perfect on the surface. Yellow arrow.
- Until you open them up. Intrusive Mold Assessments required.

CLOSE UP.



CLOSER UP.



- Plaster coated walls. Look perfect on the surface. Until you open them up. Intrusive Mold Assessments required.
- Not only plaster walls. Water damaged/ moldy drywall is often bleached and repainted to hide mold. At a min check under baseboards.

ANSI-APPROVED IICRC S500-2021

Industry Standard for Water Damage Restoration. Compliance Is Florida Law.

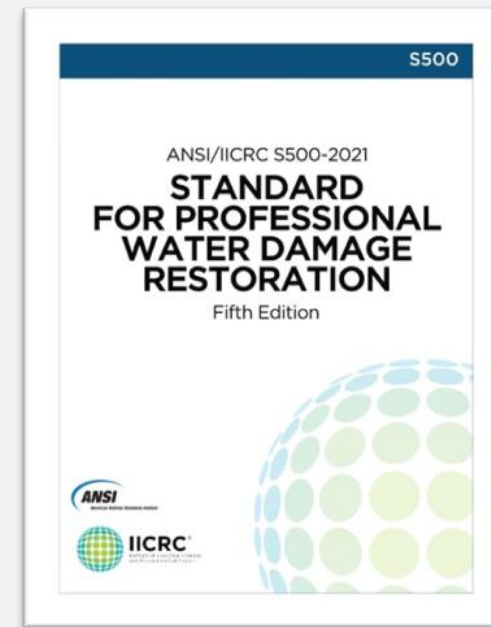
Includes Standards for Inspections
Requires that Inspections be Intrusive



- Never performed by Carriers.
- Challenge Carrier Adjuster under Daubert.

WHAT IS ANSI?

- The American National Standards Institute (ANSI) is a private non-profit organization that oversees the development of voluntary consensus standards for products, services, processes, systems, and personnel in the United States.
- There is only one ANSI-Approved Standard for Professional Water Damage Restoration.
- That's the current IICRC S500-2021 Standard (5th Edition) which is a minor update from S500-2015 (4th Edition.)



- The IICRC sponsored Water Damage Restoration Technician (WRT) training courses are not based on the ANSI-Approved Standard: ANSI/IICRC S500-2021.
- These IICRC sponsored WRT training courses do not teach to the IICRC Standard.
- That's screwed up, but a fact.
- As a result, WRTs never perform IICRC compliant work.



WHAT IS A WRT?

- A WRT (**W**ater Damage **R**estoration **T**echnician) is an IICRC Certified Dry-out Contractor.
- The WRT has taken an IICRC sponsored training class using the Legend Brands' training guide. (Not the IICRC Standard.)
- And passed the IICRC WRT certification exam that does not test to the IICRC S500-2021 Standard.
- The WRT is not a licensed/insured contractor in the State of Florida.
- There are \$Billions involved cheating homeowners.



WE REPEAT

- **Water Damage Restoration Training (WRT) courses are not based on the ANSI-Approved Standard: ANSI/IICRC S500-2021.**
- **These WRT training courses do not teach to the IICRC Standard.**
- **That's screwed up, but a fact.**
- **As a result, WRTs never learn to perform IICRC compliant work.**
- **ALWAYS NON-COMPLIANT. NEVER RESTORES. ALWAYS ILLEGAL.**

ANSI/IICRC S500 IS NOT THE DRYING STANDARD

- ANSI/IICRC S500 is not the Drying standard.
- ANSI/IICRC S500 is the Water Damage Restoration standard. Why?
- Per ANSI/IICRC S500-2021: To restore a water damaged property is not only by:
 - Restorative Drying, but also by
 - Remediation/ Removal /Rebuild
- Remediate/ Remove /Rebuild if and when Restorative Drying will not fully restore a property to pre-damage condition... for instance, if there is microbial growth within walls or behind /beneath cabinets which is permanent damage that cannot be restored by drying.



- But non-licensed Water Damage Restoration Technicians (WRTs) cannot Remediate in Florida (which requires a Mold Remediation License, background checks, and \$1M insurance) ...
- So WRTs dry... no matter what. And why not? Insurers pay.
- And WRTs sure as heck do not perform S500 compliant intrusive inspections. Find the mold. Then go home? No way.
- So they never look, which is what they are taught in WRT training.

COMPLIANCE WITH FLORIDA CONSTRUCTION LAW

558.002(5) – “Construction **defect**” means a deficiency in, or a deficiency arising out of, the design ... construction, **repair [restoration]**, alteration, or remodeling ... resulting from:

(d) A failure to construct or remodel in **accordance with accepted trade standards ...**

- Per Florida 558.002(5): When there is no law that covers a particular repair procedure, the default law is to comply with Industry Standards.
- In Florida, water damage restoration/repair work is defective/deficient (illegal) if it is not compliant with the Industry Standard for Water Damage repair/restoration

- There is only one accepted Standard for Water Damage Restoration, that would be ANSI-Approved IICRC S500-2021.
- ANSI/IICRC S500-2021 includes, in addition to required/mandatory repair/restoration procedures;
- Includes required/mandatory water damage inspection procedures. All of which are Intrusive.

COMPLIANCE WITH FLORIDA CONSTRUCTION LAW FOR WATER DAMAGE RESTORATION WOULD BE ANSI-APPROVED, PEER REVIEWED IICRC S500-2021

- Complying with the IICRC S500 mandatory procedures is Florida law for Water Damage Restoration.
- This S500 Standard includes both IICRC mandatory:
 - Water Damage Inspection procedures as well as IICRC mandatory
 - Water Damage Restoration procedures



- However, Water Damage Restoration Technicians (WRTs) never follow the Standard because the Standard requires intrusive inspections and prohibits drying if there is mold.
- Not at all what dry-out contractors or Carriers want.

CARRIER AND IICRC TRAINING FRAUD.

- IICRC “Certified” WRT training (there is no IICRC “Approved” WRT training) does not teach to the IICRC Water Damage Standard but uses a training guide (The Complete Guide to Cleaning and Restoration) written by Legend Brands.
- Legend Brands is the largest drying equipment and biocide manufacturer. Their training guide promotes and features their products.
- The IICRC WRT Certification Exam is based on the Legend Brands’ training guide and not the IICRC S500 Standard.



LEGEND BRANDS PRODUCTS. DRYING IS BIG BUSINESS.



CARRIER FRAUD. JUST TRY TO FIGHT IT

IICRC WRT training teaches In-Place (Surface Only) Drying — IPD. Other names for IPD: Mitigation; Structural Drying; Stabilizing; etc.

- With IPD: No Intrusive inspections allowed either before or after drying.
- In-Place (Surface Only) Drying is followed by spraying with ALWAYS illegal chemicals to cover up ALWAYS failed drying.
- Per EPA mold starts to grow in 2-3 days so there is ALWAYS mold.
- With In-Place Drying (IPD) Carriers dry and spray instead of replace. An enormous savings.
- Yes, this is pure Insurance Carrier & IICRC Training fraud.
- Previous to Jan 1, 2025 cannot fight this Fraud.
- But now hook up with a good P.A. and Fight Away.



THE WATER DAMAGE INSPECTION IS NEVER COMPLIANT

- Needless to say, the WRT Water Damage (always non-intrusive) Inspection is NEVER compliant with the definition of a Water Damage Inspection in ANSI-Approved S500-2021.
- The WRT Water Damage Inspection is NEVER compliant with Florida Law 558.002(5) — Construction /Repair Laws — and is ALWAYS illegal in Florida.
- The court should always rule that the results / opinions / conclusions from illegal/ noncompliant Water Damage Inspections are inadmissible.



Air Movers / Fans



Air Scrubbers /
Negative Air
Machines



Carpet Cleaning
Equipment



Concrete Equipment



Dehumidifiers

WHO KNOWS ABOUT THIS CARRIER INSURANCE FRAUD?

Unintended Consequences: In-Place Drying and the ANSI/IICRC S500

Ken Larsen October 1, 2016 1:43

<https://candrmagazine.com/unintended-consequences-in-place-drying-and-the-ansi-iicrc-s500/>

- Who knows about this Carrier Insurance Fraud? Just about everyone.
- Way back in 2016, Ken Larsen (an IICRC-Approved water damage restoration instructor) exposed the In-Place (Surface Only) Drying scam/fraud.
- In-Place [Surface Only] Drying ... IPD leaves mold and pockets of moisture. IPD does not restore.
- With IPD: The heat of drying actually accelerates microbial growth and causes component damage.
- IPD was eliminated after IICRC S500-**2006**. Not found in S500-2015/2021.
- But IPD is still the basis of IICRC Water Damage Restoration Technician (WRT) training. Why? That's what Carriers want.

LISTEN TO THE 2016 BROADCAST ABOUT THE IN PLACE (SURFACE ONLY) DRYING SCAM. CONTINUES TO THIS DAY.

HOME ABOUT TO LISTEN/WATCH ARCHIVE SPONSORSHIP CE CREDITS

iaqradio+
... WITH RADIO JOE AND THE ZMAN

John Downey, Ken Larsen & Cliff Zlotnik – Concerns Over the State of the Water Damage Restoration Industry

Air Date: 8-12-2016 | Episode: 426

IAQ Radio
EPISODE426 - John Downey, Ken Larsen & Cliff Zlotnik

The most recent edition of the IICRC Journal of Cleaning, Restoration & Inspection included two articles about the state of the water damage restoration industry...

#426: John Downey, Ken Larsen & Cliff Zlotnik ...
John Downey, Ken Larsen & Cliff Zlotnik
Concerns Over the State of the Water Damage Restoration Industry

Watch later Share

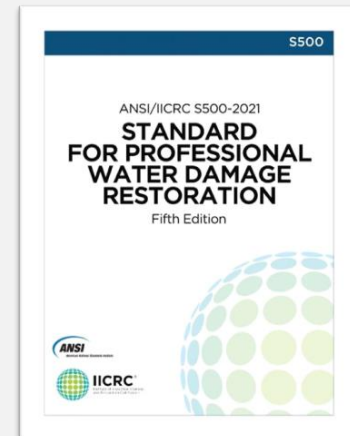
Watch on YouTube io.com | www.iaqtraining.com

<https://iaqradio.podbean.com/e/episode426-john-downey-ken-larsen-cliff-zlotnik/>

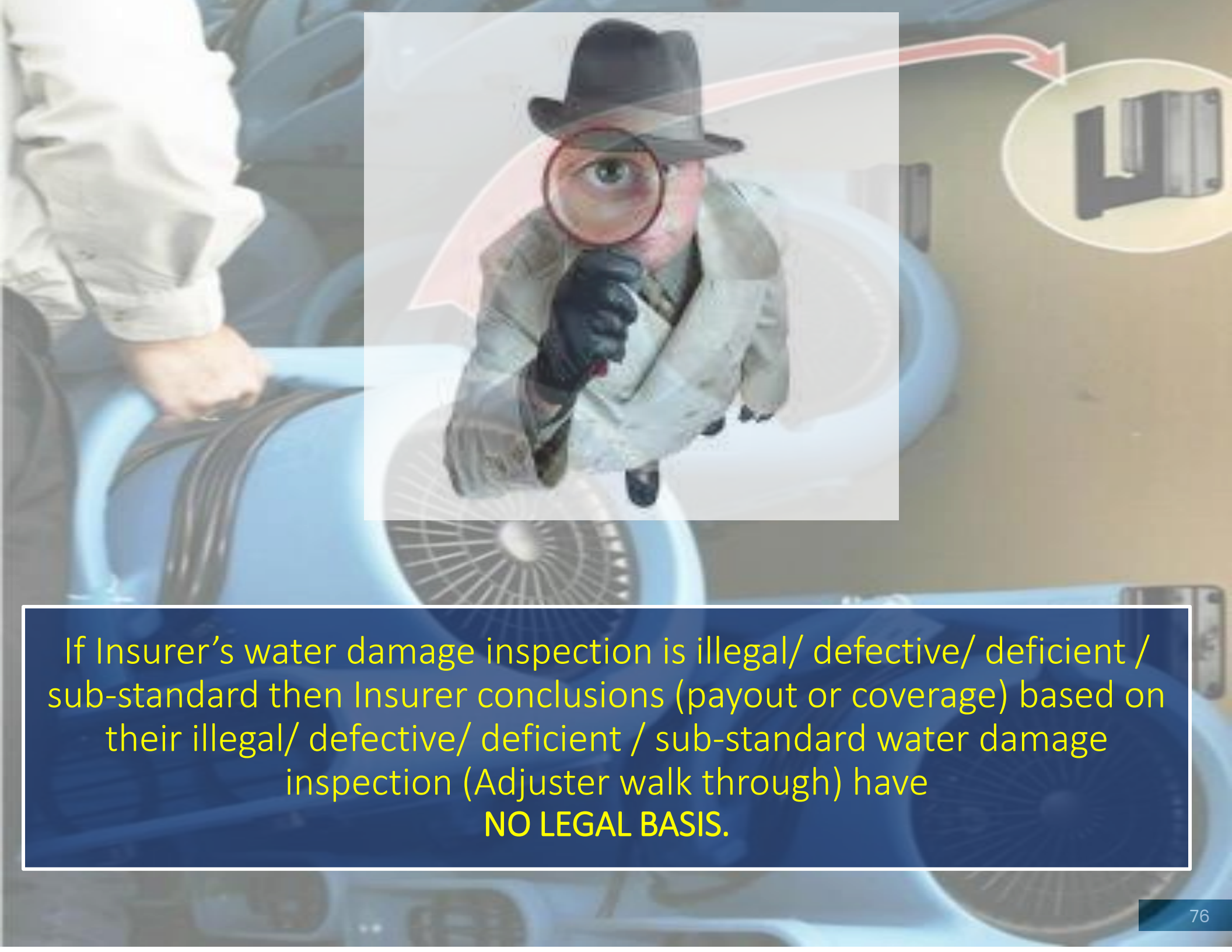
ANSI/IICRC S500-2021 DEFINES SHOULD

should: when the term should is used in this [IICRC S500] document, it means that the practice or procedure is a component of the accepted “standard of care” to be followed, while not mandatory by regulatory [government] requirements. (IICRC S500-2021 page 12)

- The American National Standards Institute [ANSI] approved IICRC S500-2021 Standard for Professional Water Damage Restoration is the industry standard for both inspecting as well as restoring water damage.
- When an IICRC procedure says “should” (vs “recommended”) the practice or procedure is a required component of the accepted standard of care.



- “Should” in IICRC language means IICRC required/mandatory to comply with the IICRC S500 standard of care.



If Insurer's water damage inspection is illegal/ defective/ deficient / sub-standard then Insurer conclusions (payout or coverage) based on their illegal/ defective/ deficient / sub-standard water damage inspection (Adjuster walk through) have
NO LEGAL BASIS.

REGULATED, HAZARDOUS MATERIALS AND MOLD

Regulated, Hazardous Materials and MOLD

... should remediate mold before drying.

ANSI-IICRC S500-2021 10.4.2

- Remediate mold contamination before drying. Why?
- Drying/ In-Place(Surface Only) Drying (aka Mitigating/ Stabilizing/ Structural Drying), when there is mold:
 - Spreads mold and contaminates the indoor air, ducting, and contents resulting in sick homes and sick occupants.
 - Always results in the illegal application of biocides (that leave a toxic residue) to cover up/ hide the failed drying.

- The fundamental and most important rule in S500 ... per IICRC S500-2021: Do not dry if there is mold.
- Drying if there is mold does not restore. Fraud. Spreads mold.
- Contaminating homes. Resulting in sick occupants.

REGULATED, HAZARDOUS MATERIALS AND MOLD

REPEAT

Regulated, Hazardous Materials and MOLD

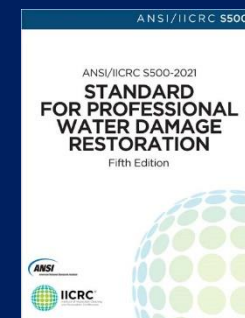
... should remediate mold before drying. ANSI-IICRC S500-2021 10.4.2

- If mold, do not dry. Drying will not restore if mold.
- Of course, this is not taught in IICRC WRT /Legend Brands based training.
- In IICRC WRT /Legend Brands based training, students are taught to always dry.
 - Carriers are happy. Saves money drying rather than restoring/replacing. Yes fraud but Carriers Deny, Delay, Defend.
 - Legend Brands is happy. Selling more blowers, air scrubbers, dehumidifiers, and biocides (Microban/Mediclean) to cover up ALWAYS failed drying.

RAPID RESPONSE REQUIRED

Rapid Response. Mitigation [including Inspection] procedures should begin as soon as safely possible

- With extended exposure to moisture, some materials undergo **permanent damage [such as microbial growth]** that could have been partially or completely prevented with a more rapid response. (S500-2021 12.2.1)



- Rapid Response required (says “should”).
- Otherwise, results in microbial amplification.

- After a water event (leak, discharge, flood, power outage) the water response is almost never fast enough to avoid mold growth, because mold grows fast (within days) in hot, humid, tropical, moldy South Florida.
- Delays often/usually make reliable determinations of the origin and timing of mold impossible. Why? Mold grows fast.

DEFINITION PERMANENT DAMAGE. INSURANCE COVERAGE TRIGGERS

Permanent Damage is physical damage that cannot be restored to pre-loss [pre-water event] condition by cleaning or restorative drying and can only be restored by remediate/ remove/ rebuild. (No IICRC definition for Permanent Damage.)

- Examples of permanent water damage not restorable by surface cleaning or drying. This means requires remediate/remove/replace:
 - 1) Wood rot, staining, rust, cabinet leg swelling and delamination, and mold growth on porous or semi-porous material.
 - 2) Either on surfaces, behind components such as cabinets, or within assemblies, materials, or components
- Generally: Coverage is triggered if there is permanent water damage before Day 14 that requires remediation, such as finding microbial growth on wet or recently wet drywall (not cleanable / not restorable by drying) — and therefore must be remediated / removed / replaced.
- Rapid Response is critical, when possible.

DEFINED PRE-EXISTING DAMAGE

Pre-existing Damage the impairment of the appearance or function of a material from direct or indirect exposure to water or other conditions not related to the current water intrusion. (IICRC S500-2021 page 17)

- Perform a timely and intrusive ANSI/IICRC S500-2021 defined Initial (Intrusive) Inspection to distinguish between:
 - Pre-existing, old/dead, mold damage not related to the current water event and
 - New/recent/live mold damage that is from the current water event.
- Going beyond typical spore trap / lift tape sampling techniques is always required to make such distinctions.
- Mold sampling/analysis techniques such as culture testing will need to be employed to determine if mold is new/viable or old/dead.
- DNA mold analysis will be needed to distinguish mold species in order to determine if mold spores are “indoor” spores or originate from the outside (EPA ERMI analysis.)

REQUIRED INITIAL WATER DAMAGE INSPECTION

Initial Inspection (ANSI-IICRC S500-2021 1.2.2.1) **PART 1**

Restorers should inspect and document the:

(1) source and time of the water intrusion (2) visible material deterioration (3) pre-existing damage and (4) visible microbial growth

The ANSI/IICRC S500-2021 mandatory (uses the word “should”) Initial Water Damage Inspection requires documenting / determining:

- **Source** and **time** of the water event and subsequent water damage: **Mold growth and material deterioration** such as cabinet leg swell.
- Should distinguish between **new** damage and **pre-existing** damage.

- “Should” means required.
- If no timely IICRC defined mandatory Initial Inspection to document (1) through (4) ... then Inspection is not legal/compliant. Should be challenged.

II INITIAL **INTRUSIVE** (PRE-DRYING) INSPECTION: DOCUMENT DAMAGE **INSIDE** MATERIALS

Initial Inspection . (Continued) (S500-2021 1.2.2.1) **PART 2**

... Professional moisture detection equipment should be used to inspect and document the extent of water migration and moisture intrusion into building materials and contents.

- The ANSI/IICRC S500-2021 mandatory Initial Inspection requires documenting the extent of water migration [and subsequent damage] **within/into** building components.
- Requires intrusive inspection.
- Such as peeking behind baseboards or removing dishwasher, both are non-destructive.

- The Initial (Intrusive) Water Damage Inspection is ANSI/IICRC S500-2021 mandatory, but NEVER properly performed by Carriers or their so-called Carrier “Forensic” Engineers.
- If Inspection is not legal/compliant. Should be excluded.

SO-CALLED “FORENSIC” ENGINEERS NEVER PERFORM

- So-called “Forensic” Engineers never perform this S500 defined “required” Initial Inspection.
- Therefore, can never scientifically opine on 1-4.
 1. source and time of the water intrusion,
 2. visible material deterioration,
 3. pre-existing damage and
 4. visible microbial growth...

- Therefore, ANY conclusions made on 1-4 are defective/ deficient / sub-standard / illegal based on Florida 558.002(5), SB 7052 and FLA Mold law.



Air Movers / Fans



Air Scrubbers /
Negative Air
Machines



Carpet Cleaning
Equipment



Concrete Equipment



Dehumidifiers

PRE-RESTORATION WATER DAMAGE INSPECTIONS ARE MANDATORY **INTRUSIVE**

Pre-restoration Evaluation of Assemblies (S500-2021 16.2.1)

“Evaluating layers or assemblies of materials should be done when it is suspected that water has migrated under or into it..”

“Properly inspecting ... these assemblies can require removal of surface or multiple layers of them.”

- This Pre-Restoration Inspection must be Intrusive [under or into] and must be performed (under containment) to determine the location and extent of mold and hidden pockets of wetness.

- “Should” means required.
- Carrier Inspectors do not comply with this **Intrusive** Inspection.
- Carriers don’t want to find mold. They want to dry.
- Costs more to remediate than dry (for example a kitchen.)

HVAC INSPECTION/RESTORATION. REQUIRED.

HVAC Inspection/Restoration (IICRC S500-2021 Section 13)
Mechanical and other system components should be evaluated and cleaned ...

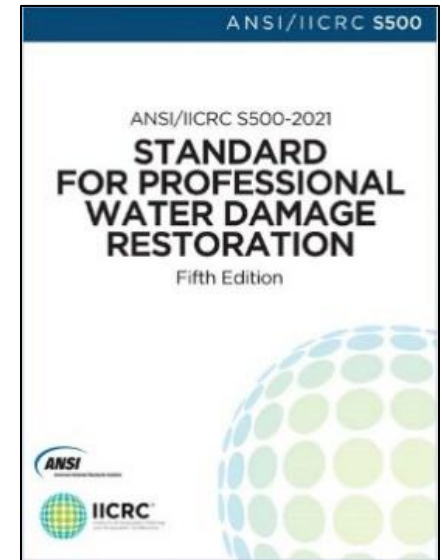


- Never performed by Carriers.
- Challenge Carrier Adjuster under Daubert.

REQUIRES OPEN POCKETS OF SATURATION. INTRUSIVE.

Pockets of Saturation (S500-2021 12.3.7)

- Restorers should open assemblies (e.g., walls, stairs, flooring, wall base areas, voids, built-ins) to access pockets of saturation and remove unsalvageable, contaminated materials and components.



- “Should” means required.
- IICRC S500-2021 requires INTRUSIVE Inspections.
- Open Assemblies to check for hidden moisture.
- If not, Inspection is not legal/compliant. Should be excluded.
- Never performed by Carriers.
- Challenge Carrier Adjuster under Daubert.

DOCUMENT DAMAGE **INSIDE** MATERIALS. **INTRUSIVE.**

Performing the Initial Moisture Inspection (S500-2021 10.6.8)

... Identification of building materials within an assembly can be accomplished through several methods (e.g., building drawings, existing access openings, inspection holes, partial disassembly, invasive moisture meters).

The extent of moisture migration should be documented using one or more appropriate methods including at a minimum a moisture map (i.e., a diagram of the structure indicating the areas affected by migrating water).

- Carrier Inspectors: **Inspect within** building materials for extent of moisture.

- “Should” means required. Moisture maps are photographs or drawings of affected surfaces with a superimposed grid and corresponding moisture levels for the structural materials in each location. (Tramex). Required for S500 compliance.
- If no Moisture Map, not S500 compliant. Illegal inspection.

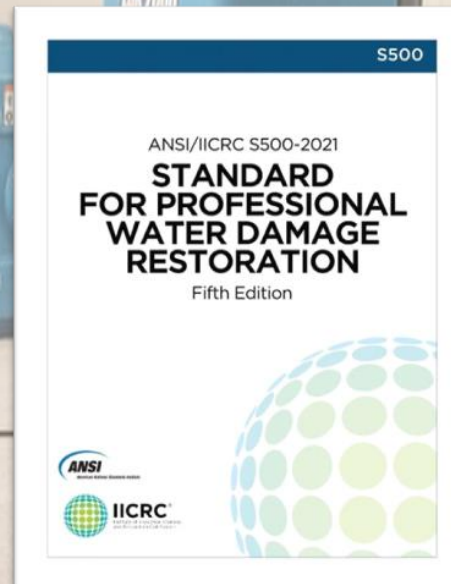
RAPID RESPONSE & INTRUSIVE.

Controlled Demolition of Assemblies: (S500-2021 16.2.3)

- If it is determined that a layer or layers of material **require removal** in order to facilitate inspection, drying, cleaning, or restoring an assembly, **it should be done as soon as practical after the decision is made.**
- **Removing exposed layer(s)** of the assembly can facilitate cleaning and drying of the framing or other substructure materials.

- ANSI/IICRC S500 is not “Surface Only” Drying or “Surface Only” Inspections. And ...
- Should be done ASAP. Why? Mold grows fast.
- Never performed by Carriers.
- Challenge Carrier Adjuster under Daubert.

ANSI-APPROVED IICRC S500-2021 REQUIRED **CONTAINMENT** PROCEDURES



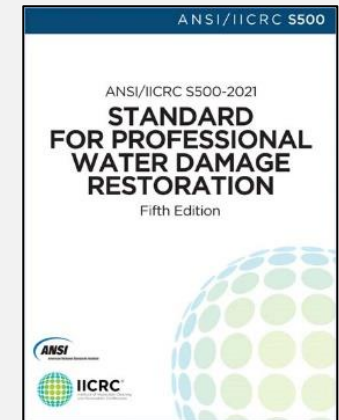
- Never performed by Carriers.
- Challenge Carrier Adjuster under Daubert.

REVIEW: 10.4.2 REGULATED, HAZARDOUS MATERIALS AND MOLD

Regulated, Hazardous Materials and MOLD

... should remediate mold before drying.

- Remediate mold contamination before drying. Why?
- Drying/In-Place (Surface Only) Drying (aka Mitigating/ Stabilizing / Structural Drying), when there is mold:
 - Spreads mold and contaminates the indoor air, ducting, and contents resulting in sick homes and sick occupants.
 - Always results in the illegal application of biocides (that leave a toxic residue) to cover up/ hide the failed drying.



- The fundamental and most important rule in S500 ... per IICRC S500-2021: Do not dry if there is mold. Does not restore. Fraud. Spreads mold. Contaminating homes. Resulting in sick occupants.

REMEDIATE FIRST AND THEN DRY.

...When contaminants are present, restorers should remediate first, and then dry the structure, systems, or contents. (ANSI/IICRC S500-2021 1.2.3.1)

- “When contaminants are present, should remediate first and then dry”.
- Since microbial growth (bacteria and mold) is incredibly fast in hot, humid, moldy Florida (within 48 hours) contaminants are ALWAYS present.

- “Should” means required/mandatory by the Standard of care.
- Carrier WRTs always dry the structure without ever checking for Mold. They spread microbial contaminants.
- Again. Carriers DO NOT allow pre-drying intrusive inspections because there is always mold. And, per ...
- IICRC S500-2021: “remediate mold before drying.”
- Never performed by Carriers.
- Challenge Carrier Adjuster under Daubert

REMEDiate FIRST. AND THEN DRY

10.6.7 Preliminary Determination

The “preliminary determination” is the determination of the Category of water. If the preliminary determination is that the water is Category 1 (Clean) , then the restorer can proceed without contamination controls (e.g., erecting containment barriers, establishing pressure differentials).

With regard to Category 2 (bacteria contaminated) or Category 3 (Mold contaminated) water intrusions, remediation should occur prior to restorative drying and restorers shall use contamination controls and appropriate worker protection.

- “Should” means required by the IICRC S500-2021 Standard of care.
- Remediate first. And then dry.
- Control the spread of contaminants.

IICRC S500-2021: REMEDIATE FIRST. AND THEN DRY

12.1 Introduction (S500-2021)

If the preliminary determination is that the water is Category 1, then the restorer can proceed without **contamination controls** (e.g., erecting containment barriers, establishing pressure differentials).

With regard to Category 2 (bacteria contaminated) or 3 water (mold contaminated) intrusions, remediation should occur prior to restorative drying.



PREVENT THE SPREAD OF CONTAMINANTS

12.3.2 Engineering Controls: Containment and Managed Airflow

Restorers should **prevent the spread of contaminants** into areas known or believed to be uncontaminated...

Contaminants can be spread in many ways:

- Airborne contaminants can be spread by natural circulation, an installed mechanical system, or by using air moving equipment.

- “Should” means required/mandatory by the Standard of care.
- Prevent the spread of contaminants.



Air Movers / Fans



Air Scrubbers /
Negative Air
Machines



Carpet Cleaning
Equipment



Concrete Equipment

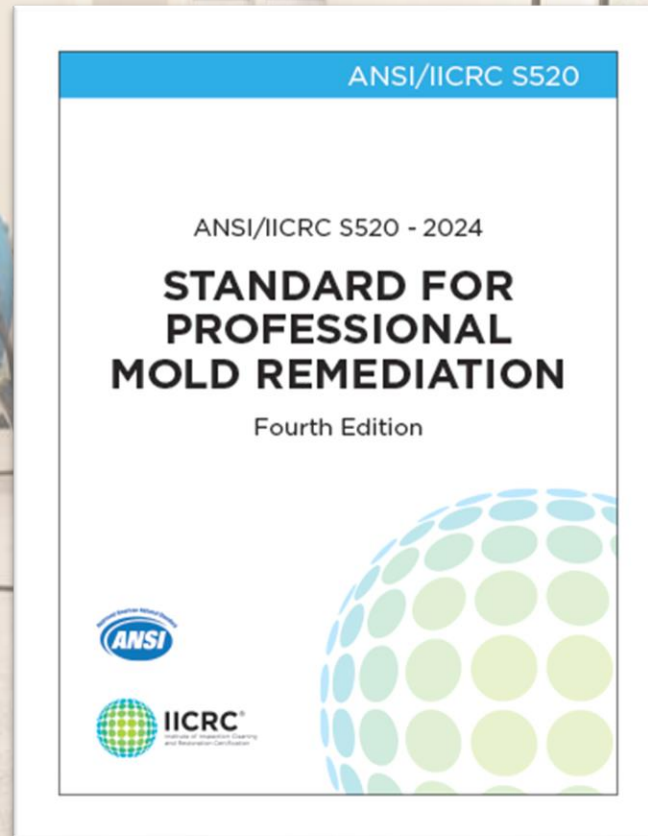


Dehumidifiers

S500 SECTION WRAP UP/ SUMMARY SIMILAR TO ALL OTHER STANDARDS

- ✓ Building inspections are Intrusive.
- ✓ No required testing.
- ✓ Spraying chemicals does not restore. Follow label directions.
- ✓ Category 3 (mold contaminated) drywall. Remove discard.
- ✓ Do not dry if mold.
- ✓ IICRC sponsored Water Damage (S500) training does not teach to the standard but teaches with the Legend Brands training guide.
- ✓ The focus in Legend Brands training guide is testing. There is no intrusive pre drying Water Damage Inspections in the IICRC training even though in S500 ALL inspections are Intrusive.
- ✓ The focus in Legend Brands training guide is testing. There is no intrusive post drying Water Damage Inspections in the IICRC training even though in S500 ALL inspections are Intrusive.
- ✓ The IICRC training teaches the opposite of the IICRC S500 standard. As a result, IICRC trained WRTs do everything wrong. Not per S500.
- ✓ Why? Because they have no idea what is right or wrong.
- ✓ Why? Because it costs more to do things right, so Carriers NEVER, EVER want things done right. Costs more to remove/ replace than ...

ANSI-IICRC S520-2024 REQUIRED PROCEDURES



Carrier did not perform IICRC compliant inspection.

ANSI-IICRC S520-2025 INITIAL INSPECTION

ANSI-IICRC S520-2024 7.3.3 Building Inspection

The building inspection should include but is not limited to looking for: **visible mold** growth, active water intrusion or condensation, elevated moisture content in materials, water stains, structural damage, HVAC operation, odors, construction materials and assemblies, construction type and methods, previous repairs or remodeling, and structure defects.

Visible mold growth (Condition 3) contamination can be active or dormant, **visible or concealed/hidden ...**

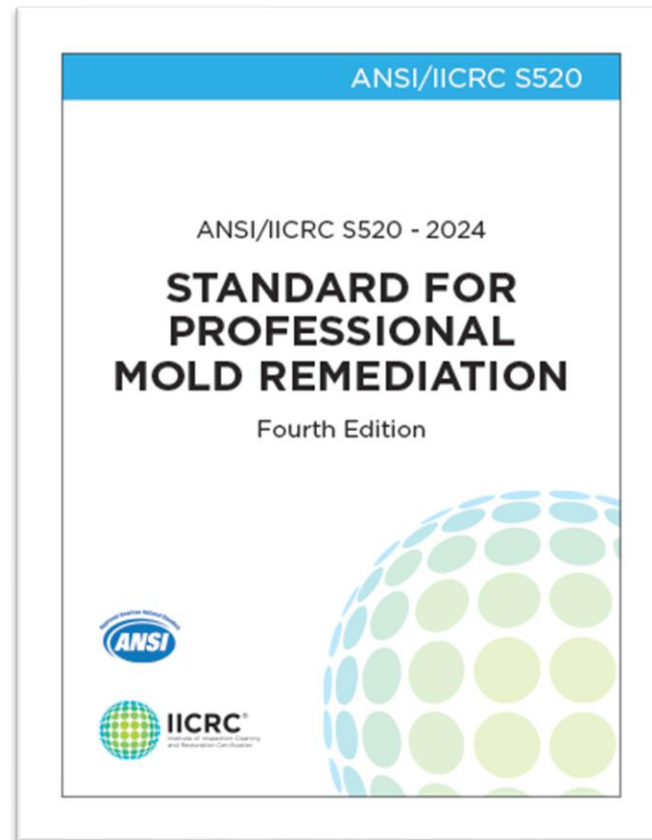
Regardless of the quantity of visible mold growth and extent of water damage, remediators should attempt to obtain enough information to locate or predict the approximate **extent of associated concealed** or non-visible mold contamination.

Obtaining a building history and performing an inspection assists in locating concealed mold contamination. In order to locate potentially **concealed mold**, remediators should identify, to the extent practical, the pathway (s) of the water intrusion in the affected premises.

A building moisture inspection should be performed and documented in accordance with the latest edition of ANSI/IICRC S500, Standard for Professional Water Damage Restoration.

- Find concealed mold.
- For S520-2025 Building Inspection. Follow S500 Water Damage Investigation which is (again) intrusive.

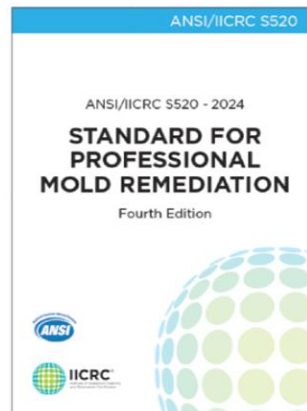
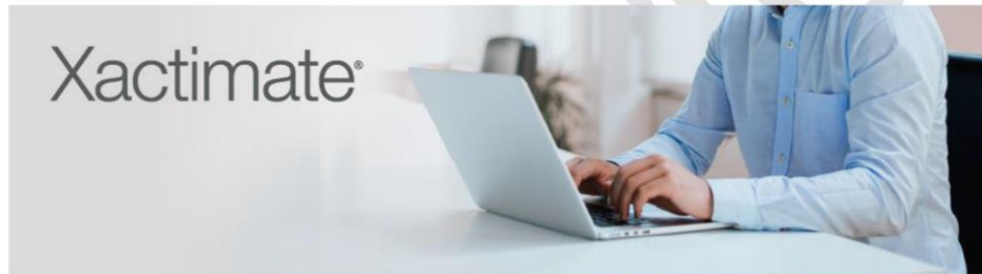
ADDITIONAL REQUIRED S520 PROCEDURES ASK ABOUT THEM



ANSI/IICRC S520-2024 Standard for Professional Mold Remediation: Required Procedures



THIS LIST OF REQUIRED PROCEDURES IS USED IN THE XACTIMATE COST ANALYSIS TO CROSS REFERENCE XACTIMATE COSTS TO IICRC REQUIRED PROCEDURES.



IICRC S520-2024 Remediation Compliance by
National Association of Environmentally Responsible Mold Contractors.
www.Free-Mold-Training.org

ASK ABOUT THEM

ANSI/IICRC S520-2024 Standard for Professional Mold Remediation: Required Procedures

Indoor environmental professional (IEP): an individual who is qualified by knowledge, skill, education, training, certification, and experience to perform an assessment of the fungal ecology of structures, systems, and contents at a job site, create a sampling strategy, sample the indoor environment and submit to an appropriate laboratory, interpret laboratory data and determine Condition 1, 2, or 3 for the purpose of establishing a scope of work and verifying the return of the job site to Condition 1.

Post-remediation evaluation: an internal quality assurance inspection performed by the remediator after a remediation project, which can include visual inspection, collection of field data, odor detection to confirm the probable return of the structure, system, or contents to Condition 1. A post-remediation evaluation is not the same as, nor considered a post-remediation verification.

Post-remediation verification: an inspection and assessment performed by an independent third-party IEP after a remediation project, which can include visual inspection, collection of field data, odor detection, analytical testing, or environmental sampling methodologies to verify that the structure, system, or contents have been returned to Condition 1.

Preliminary determination: an initial set of conclusions drawn by the restorer from the collection, analysis, and summary of information obtained during an initial inspection which identifies areas of moisture intrusion and actual or potential mold growth and the need for assistance from other specialized experts.

ASK US FOR COMPLETE LIST

A.2 Purpose In certain circumstances, deviation from portions of this Standard may be appropriate. Any deviation SHOULD be specified in writing with full disclosure to the client of the deviation, the rationale, and reference to the LCCC section.

Decontamination: All personnel, clothing, equipment, and materials leaving the contaminated area of a site (generally referred to as the Remediation Zone) SHOULD be decontaminated to remove contaminants that may have adhered to them.

Decontamination chamber: All personnel, clothing, equipment, and materials leaving the contaminated area of a site (generally referred to as the Remediation Zone) SHOULD be decontaminated to remove contaminants that may have adhered to them.

Encapsulant (Restoration): In mold remediation work, no coatings or chemicals SHOULD be used to overcoat contaminants instead of source removal by cleaning. Mold contamination (Condition 2 and 3) SHOULD be removed.

Scope of work (SOW): the area in an agreement where the work to be performed is described. The SOW SHOULD contain any milestones, reports, deliverables, and end products that are expected to be provided by the performing party. The SOW SHOULD also contain a timeline for all deliverables.

1.1 Provide for the Safety and Health of Workers and Occupants

- When it has been determined that an indoor environment is contaminated with mold, remediation workers SHALL be protected from exposure.
- Appropriate respiratory protection or other personal protective equipment (PPE) SHALL be used in conjunction with engineering controls to protect workers when engineering controls are insufficient, in accordance with local, state, provincial, and federal regulations.
- A hazard assessment SHALL be performed to determine the hazards present and implement adequate engineering controls and safe work practices.
- If engineering controls and safe work practices are not adequate to minimize the hazard, then a hazard assessment SHALL be performed to determine the appropriate PPE to be worn by the workers.

1.2 Document the Conditions and Work Processes Environmental conditions and work processes associated with mold remediation SHOULD be documented.

1.2.1 Assessment When a preliminary determination indicates that mold contamination exists or is likely to exist, if confirmation of Condition is requested, an assessment SHOULD be performed prior to starting remediation.

- If health issues are reported, an independent IEP or other appropriate professionals SHOULD be engaged to conduct an assessment. The assessment SHOULD be documented and reported to the client.
- If questions and concerns about health are asked of the contractor, the person SHOULD be advised to consult a healthcare professional.

S500/S520 REQUIRED ASSESSMENT PROCEDURES FLA DBPR MOLD ASSESSMENT PROCEDURES VERY SIMILAR REQUIRE TIMELY INTRUSIVE INSPECTIONS



IF NO INTRUSIVE MOLD/WATER DAMAGE INSPECTIONS / MOLD ASSESSMENTS ...

- Water Damage Inspections per S500 must be INTRUSIVE.
- Building Inspections per S520 must be INTRUSIVE.
- FL Mold Law Inspections are INTRUSIVE.
- And since mold grows fast ... always must be RAPID RESPONSE when possible.

- IF NOT INTRUSIVE, INSPECTIONS ARE NON-COMPLIANT/ILLEGAL.
- ILLEGAL ASSESSMENTS/INSPECTIONS SHOULD BE CHALLENGED.
- HAVE THE COURTS RULE THEM INADMISSIBLE.

AS A RULE ASSESSORS/ADJUSTERS ARE TRAINED TO...

AS A RULE ASSESSORS/ADJUSTERS ARE TRAINED TO ...

- NEVER perform intrusive IICRC S500-2021 compliant Water Damage Inspections because Carriers do not want mold documented.
- NEVER perform intrusive IICRC S520-2015 compliant Water Damage Inspections because Carriers do not want mold documented.
- NEVER perform Mold Assessments per FL Mold Law that also must be INTRUSIVE, because Carriers do not want mold documented.

- If mold, IICRC says: Do Not Dry.
- But Carriers want to dry because drying [say a kitchen] and then spraying with chemicals to cover up mold and odors is much cheaper than remove / replace [let's say a kitchen.] Carrier Fraud.

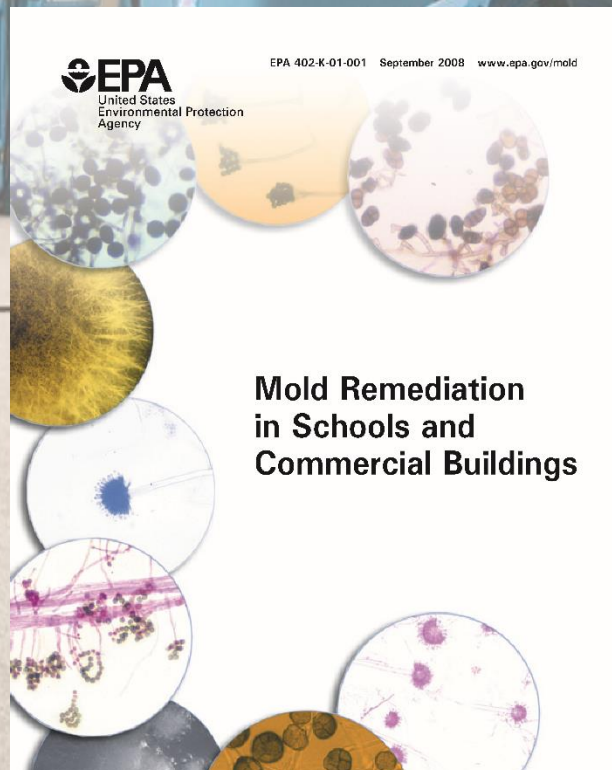
MOLD/WATER DAMAGE INSPECTIONS / ASSESSMENTS BY “FORENSIC ENGINEERS” ARE NEVER COMPLIANT/LEGAL.

- Find / prove ALWAYS fraudulent /incomplete/ non-compliant inspections by the Carrier experts”/”forensic engineers”.
- And get the inspection judged as inadmissible.
- In Florida, under Daubert, the Judge is the gate keeper.
- The Judge must keep fraudulent /incomplete/ non-compliant inspection — intentionally overly complex — reports away from Juries.
- They just need a little technical help... from our side.

ATTENTION ATTORNEYS: IN THE REAL WORLD THEORY (PERSONAL OPINION) DOES NOT TRUMP EXPERIMENTAL SCIENCE

- To have credibility, to earn the right to opine, your Mold Assessor/Water Damage Investigator:
 - Must not only, perform an Industry Standard/ FL Mold Law compliant intrusive inspection. (Taking excellent photos.)
 - Must also, go beyond typical spore trap and lift tape when analyzing mold samples in order to be able to (earn the right) to opine on the timing and origin of mold.

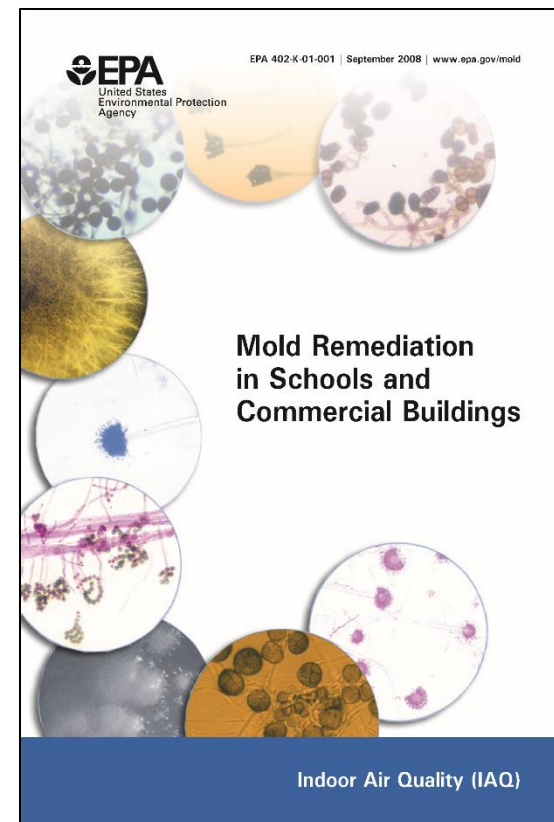
**EPA: INTRUSIVE INSPECTION DURING REMEDIATION.
NO TESTING/SAMPLING.
RAPID RESPONSE REQUIRED.
DO NOT DRY AFTER 48 HOURS**



EPA: MOLD GROWS FAST. WITHIN 24-48 HOURS

Table 1: Water Damage – Cleanup and Mold Prevention

Guidelines for Response to Clean Water Damage within 24 – 48 Hours to Prevent Mold Growth*	
Water-Damaged Material†	Actions
Books and papers	<ul style="list-style-type: none">* For non-valuable items, discard books and papers.* Photocopy valuable/important items, discard originals.* Freeze (in frost-free freezer or meat locker) or freeze-dry.
Carpet and backing – dry within 24 – 48 hours§	<ul style="list-style-type: none">* Remove water with water extraction vacuum.* Reduce ambient humidity levels with dehumidifier.* Accelerate drying process with fans.
Ceiling tiles	<ul style="list-style-type: none">* Discard and replace.
Cellulose insulation	<ul style="list-style-type: none">* Discard and replace.
Concrete or cinder block surfaces	<ul style="list-style-type: none">* Remove water with water extraction vacuum.* Accelerate drying process with dehumidifiers, fans, and/or heaters.
Fiberglass insulation	<ul style="list-style-type: none">* Discard and replace.
Hard surface, porous flooring§ (Linoleum, ceramic tile, vinyl)	<ul style="list-style-type: none">* Vacuum or damp wipe with water and mild detergent and allow to dry; scrub if necessary.* Check to make sure underflooring is dry; dry underflooring if necessary.
Non-porous, hard surfaces (Plastics, metals)	<ul style="list-style-type: none">* Vacuum or damp wipe with water and mild detergent and allow to dry; scrub if necessary.



- Dry only within 24-48 hours. Otherwise remediate.

Checklist for Mold Inspection/ Remediation

Investigate and evaluate moisture and mold problems

- ☐ Assess size of moldy area (square feet)
- ☐ Consider the possibility of hidden mold
- ☐ Clean up small mold problems and fix moisture problems before they become large problems
- ☐ Select remediation manager for medium or large size mold problem
- ☐ Investigate areas associated with occupant complaints
- ☐ Identify source(s) or cause of water or moisture problem(s)
- ☐ Note type of water-damaged materials (wallboard, carpet, etc.)
- ☐ Check inside air ducts and air handling unit

Checklist for Mold Inspection/ Remediation

Plan remediation

- ☐ Adapt or modify remediation guidelines to fit your situation; use professional judgment
- ☐ Plan to dry wet, non-moldy materials within 48 hours to prevent mold growth (see Table 1 and text)
- ☐ Select cleanup methods for moldy items (see Table 2 and text)
- ☐ Select Personal Protection Equipment – protect remediators (see Table 2 and text)
- ☐ Select containment equipment – protect building occupants (see Table 2 and text)

Checklist for Mold Inspection/ Remediation

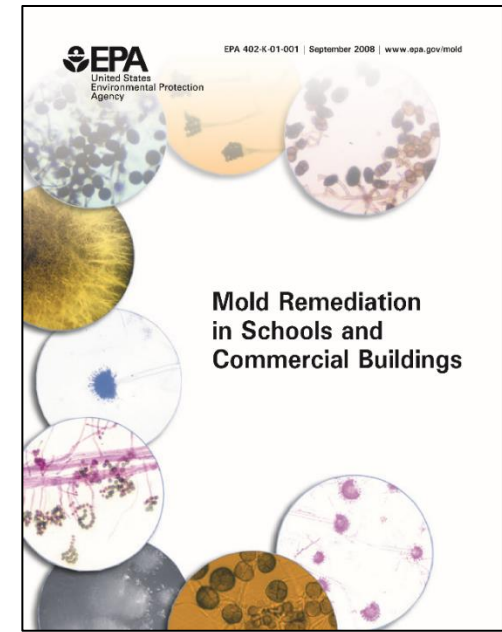
Remediate moisture and mold problems

- ☐ Fix moisture problem, implement repair plan and/or maintenance plan
- ☐ Dry wet, non-moldy materials within 48 hours to prevent mold growth
- ☐ Clean and dry moldy materials (see Table 2 and text)
- ☐ Discard moldy porous items that can't be cleaned (see Table 2 and text)

- EPA: Intrusive inspections. No Testing/Sampling.
- Rapid Response needed because mold grows fast.

SUMMARY. EPA WRAP UP.

- Intrusive Inspections.
- No biocides.
- No testing.
- Otherwise similar to FL Mold Law and S500/520.
- S500: Focus on “Rapid Response”.
- EPA defines Rapid Response. If more than 2-3 days, Do NOT DRY. Remediate only.



- Mold Assessors and WRTs are not taught either FL Mold Law, EPA, IICRC S500 or IICRC S520.
- Never look. No intrusive inspections. Always dry. Followed by Biocides.
- Easy to find/prove Contractor/Carrier fraud.

SECTION 5

ASTM D7338-14



Designation: D7338 – 14

**Standard Guide for
Assessment Of Fungal Growth in Buildings¹**

ASTM. STANDARD FOR ASSESSING FUNGAL GROWTH

- “This guide describes minimum steps and procedures for collecting background information on a building in question, procedures for evaluating the potential for moisture infiltration or collection, procedures for inspection for suspect fungal growth, and procedures beyond the scope of a basic survey that may be useful for specific problems.”
- “This guide is applicable to [all] buildings including residential (for example, single or multi-family), institutional (for example, schools, hospitals), government, public assembly, commercial (for example, office, retail), and industrial facilities.”

ASTM: DOCUMENTATION OF MOLD. EXTRACT.

Documentation of Suspect Fungal Growth—Wherever suspect or confirmed fungal growth is identified during the inspection, documentation should include:

1. extent (for example, approximate square footage of suspect growth),
2. severity (for example, relative darkness or continuity of stain), growth pattern (for example, light versus heavy growth and spotty versus continuous growth), and
3. clues to apparent cause (for example, exterior wall, condensation near a HVAC outlet, associated with water staining).

■ ASTM: Extent, severity, cause/origin of fungal growth.

ASTM: DOCUMENTATION OF MOISTURE DAMAGE. EXTRACT.

Documentation of Moisture Damage—In addition to documenting the location of moisture damage, as above, further documentation should include:

apparent sources of leaks and other moisture sources, and apparent timing and duration (for example, whether the moisture has been resolved active (currently wet) or the moisture source is likely to reoccur (for example, seasonal)).

Visual Documentation—Photographs or videotapes are often helpful in documenting building conditions. Captions should note location, timing, and context.

- Location of fungal growth.
- Timing and duration of moisture.
- Good quality photos

ASTM: HIDDEN FUNGAL GROWTH. INTRUSIVE INSPECTION.

Hidden fungal growth — may be concealed in wall or ceiling cavities, on the exterior side of wall sheathing, under carpets, or behind vinyl wall coverings, baseboards, or vinyl base cove, and behind attached furniture. Access to such locations may involve cutting either a small hole for a boroscope or a larger hole for direct viewing (for example, using an inspection mirror and flashlight).

Similarly, a section of carpet, baseboard, or wall covering may be pulled back to reveal building materials. In each case, materials should be removed layer by layer to reveal any concealed conditions.

- ASTM: Inspection is intrusive.

ASTM. HUMIDITY RELATED FUNGAL GROWTH

Humidity-Related—Fungal growth may occur when humidity is elevated over an extended period of time when there is:

- (1) excessive natural ventilation with humid air (for example, through open windows, structural penetrations, or crawlspace vents);
- (2) localized high humidity promoted by lack of air circulation;
- (3) condensation of humid air on cooled surfaces (for example, wall cavities may contain condensed moisture from outside in a hot climate or from inside in a cool climate which reaches its dew point on an assembly which supports fungal growth),
- (4) there is thermal bridging such as exterior walls by the floor; and ...

- Elevated Humidity can cause fungal growth.

ASTM. AC RELATED MOLD.

HVAC-Related—Design, operation, and maintenance of building systems may impact moisture levels as follows:

- 4) inadequate condensate drainage (for example, drain pan system fails to provide adequate humidity control due to design, malfunction, or unrepresentative controls or sensor location (for example, if the outside air exceeds capacity of the system to dehumidify [open window], or if the outdoor air damper remains open to allow continual humid air influx, or if oversized cooling capacity limits the time when dehumidification can take place); and ...

- AC malfunction, open window, or an open outdoor air damper can cause mold.

ASTM: AIR OR SURFACE SAMPLING. NOT INCLUDED.

Air or Surface Fungal Sampling—The distribution of fungal colonization or of fungal particles on surfaces or in the air may vary widely. Additionally, there are currently no regulations concerning what constitutes safe levels of fungi on surfaces or in the air.

Therefore, sampling, if performed at all, should be planned to test a specific hypothesis. If sampling is considered, a competent sampling strategy should be developed (see, for example, Ref (1), Chapter 10) to take into account site conditions, history, statistical significance for the number of samples taken, sampling and analytical uncertainties, and data interpretation.

- ASTM: Intrusive inspections. Sampling optional.

SUMMARY. ASTM WRAP UP.



Designation: D7338 – 14

**Standard Guide for
Assessment Of Fungal Growth in Buildings¹**

- Intrusive Inspections.
- No testing [but required in Florida.]
- Consistent with all other standards discussed.
- But with more focus on AC/Ducting
- And more focus on humidity as a Cause of Loss.

- Mold Assessors and WRTs are not taught either FL Mold Law, EPA, IICRC S500, IICRC S520 or ASTM
- They are always taught: No intrusive inspections. Take tests. That is “scientific. Always dry. Followed by Biocides.
- Easy to find/prove Contractor/Carrier fraud.

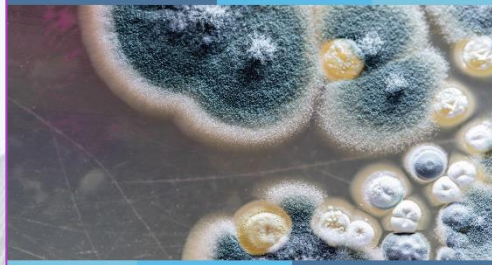
FOR ADDITIONAL READING.

Water Damage Restoration Guide to the Risks of Structural Drying



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Mold Assessment Federal Testing Guidelines



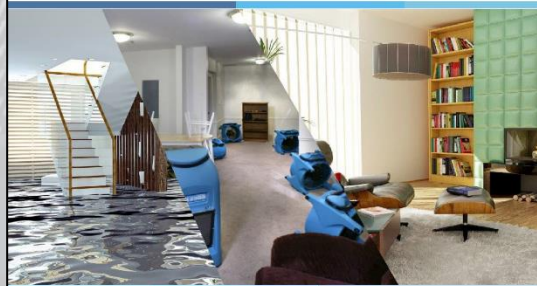
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11