

## MOLD - TIMELINE - with URLs

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- 1688 B.C. Leviticus 13:47-59, 14:33-57. If the mildew spreads, the unclean item or property must be removed and destroyed.  
<http://www.biblegateway.com/cgi-bin/bible>
- 1837 Stachybotrys chartarum first described by Karl Joseph Corda (1809 - 1849) from wallpaper collected in a home in Prague.  
<http://www.apsnet.org/online/feature/stachybotrys/>
- 1920's Toxic effects of stachybotrys chartarum reported in Russia.  
<http://www.apsnet.org/online/feature/stachybotrys/>
- 1940's Reports of stachybotryotoxicosis in humans reported in Russia.  
<http://www.apsnet.org/online/feature/stachybotrys/>
- July 1968 Healthy Buildings International Pty Ltd - Pontiac Fever - 144 cases of building related illness, Pontiac, Michigan  
<http://www.hbi.com.au/sbs.html>
- 1970's Yellow Rain attacks in Southeast Asia - associated with mycotoxin known as trichothecene  
[http://www.millennium-ark.net/News\\_Files/NBC/Bio.Bugs.T2.html](http://www.millennium-ark.net/News_Files/NBC/Bio.Bugs.T2.html)  
<http://www.vnh.org/MedAspChemBioWar/>
- 1970's Martin L. King, Technical Advisor to the National Institute of Disaster Restoration - On the origins of mold remediation - "Problems associated with mildew were being discussed in the 70's."
- 07-00-76 Healthy Buildings International Pty Ltd - Legionnaires' Disease. Legionella bacteria, 182 cases of pneumonia reported, 34 deaths. Philadelphia.  
<http://www.hbi.com.au/sbs.html>
- 1979 Annals of Allergy, Asthma & Immunology (journal) - P.P.Kozak - "Currently Available Methods for Home Mold Surveys." Factors of importance in determining the prevalence of indoor molds.
- 1980 Annals of Allergy, Asthma & Immunology (journal) - "Currently Available

Methods for Home Mould Surveys: II.” Examples of Problem Homes Studied by PP Kozak.

- 1982 Achenbach, P.R. and H.R. Trechsel. 1982. “Evaluation of Current Guidelines of Good Practice for Condensation Control in Insulated Building Envelopes” Proceedings of the ASHRAE/DOE. Conference Thermal Performance of the Exterior Envelopes of Buildings II p 1090-1107. Moisture problems in building envelopes can develop from six different sources of moisture; namely, use of wet materials in construction, capillary rise of ground moisture, leakage of rainwater or melted snow, condensation of water vapor, persistent high humidity conditions, and leakage of piped water.  
[http://www.huduser.org/publications/pdf/MoistureReport\\_APP\\_E-LITERATURE\\_REVIEW.pdf](http://www.huduser.org/publications/pdf/MoistureReport_APP_E-LITERATURE_REVIEW.pdf)
- 1983 Annu Rev Public Health - “Health Effects of Indoor Pollutants” by MD Liebowitz
- 12-09-83 Martensen v. S & S Constr. Co. No. 30-58-07 (Orange County, Cal. Dec. 9, 1983) - verdict awarding \$125,000 to three plaintiffs claiming emotional distress, pre-existing allergies, pneumonia, and asthma from mold growth caused by water seepage in their family room.
- 03-00-85 Eur J Epidemiol, R.A. Samson - Occurrence of molds in modern living and working environments.
- 1986 Washington Court Condominium Ass'n-Four v. Washington-Golf Corp., 501 N.E.2d 1290 (111. App. Ct. 1986) - alleging damages related to water intrusion from windows and an exterior sliding door and allergies allegedly caused by mold growing on the walls of plaintiff's condominium unit.  
<http://www.milesstockbridge.com/articles/Mold%20Monster.html>
- 1986 Atmospheric Environment - W.A. Croft - “Airborne Outbreak of Trichothecene Toxicosis.” Potential problem with stachybotrys chartarum. Family in Chicago home with complaints of medical problems, traced to stachybotrys and trichothecene toxicosis. This is one of “two outstanding reports linking this fungus to severe human disease and death. In a paper by Croft et al in 1986, they report on an airborne outbreak of trichothecene toxicosis due to heavy infestation of *S. chartarum* in a house in suburban Chicago. The family of 5 (3 adults, 2 teenagers) living in the house experienced a variety of cold and flu symptoms, including sore throats, headaches, rash, fatigue and generalized malaise over a period of several years. After mold growth was identified as a potential problem, remediation was undertaken. After the mold-contaminated material was removed from the home, the family’s symptoms disappeared.”  
[http://www.interchange.ubc.ca/cmpt/cmpt\\_new/ac\\_stachy3400.htm](http://www.interchange.ubc.ca/cmpt/cmpt_new/ac_stachy3400.htm)

- 1987 Anderson v. Kennedy No. 610643-8 (Alameda County, Cal. Super. Ct. 1987) - settlement awarding \$33,000 to tenants who alleged that they suffered emotional distress because roof leaks resulted in extensive mold and mildew contamination
- 1987 American Conference of Governmental Industrial Hygienists (ACGIH), Bioaerosol Committee developed Bioaerosol Guidelines.
- 1987 Proceedings of IAQ 87 - Burge, H.A., "Approaches to the Control of Indoor Microbial Contamination." In: Proceedings of IAQ 87, Practical Control of Indoor Air Problems, Atlanta: ASHRAE, Inc., 1987
- 1987 Canada - Federal-Provincial Committee on Occupational Safety & Health - guidelines for indoor air contaminants in residential housing
- June 1987 Healthy Buildings International Pty Ltd - A Florida woman in June 1987 won a workers' compensation case claiming that she was exposed to pathogenic moulds that caused her to become hypersensitive. The woman's physician stated that her illness was directly attributable to exposure to contaminants inside her building and that she was no longer able to work there. The woman is now receiving medical and compensatory benefits and will continue to do so indefinitely.  
<http://www.hbi.com.au/sbs.html>
- 04-22-88 Holbrook v. Barratt American, Inc. No. 43-95-29 (Orange County, Cal. April 22, 1988) - verdict awarding plaintiffs \$30,000 for respiratory infections, allergies, and aggravation of diabetes and hypertension allegedly caused by mold growth related to roof leaks from negligent construction.
- 1989 American Conference of Governmental Industrial Hygienists (ACGIH), Bioaerosol Committee revises Bioaerosol Guidelines. Recommended a protocol for evaluating mold and introduced idea of remediation.
- 1989 Occup Med State Art Rev - "Indoor Air and Infectious Disease" by H. Burge.
- 1989 Robertson, Vick & Capella - Sick Building Syndrome. Published litigation - Canada, Quebec government Bureau de Revision de la Commission de la Sante et de la Securite du Travail - growth of Stachybotrys in workplace is a violation of Quebec health and safety legislation  
<http://rvclaw.com/riskman-11-01-01.asp>
- 01-00-90 US Consumer Product Safety Commission (CPSC) & American Lung Association - "Biological Pollutants in Your Home" (HC)  
<http://alcor.concordia.ca/~raojw/crd/reference/reference001365.html>
- 1990 World Health Organization (WHO) - more than 200 mycotoxins produced by a

variety of common fungi.

- 1990 American Society for Testing and Materials (ASTM), Philadelphia:  
B.B. Jarvis - "Mycotoxins and Indoor Air Quality" - found in: *Biological Contaminants in Indoor Environments* (ASTM STP 1071)  
H.A. Burge - "The Fungi" - found in *Biological Contaminants In Indoor Environments* (ASTM STP 1071)  
"Biological Contaminants In Indoor Environments," ASTM STP 1071, Phillip R. Morey, James C. Feeley, Sr., James A. Otten, eds.
- 05-00-90 EPA, IAQ-0022 - "Compendium of Methods for the Determination of Air Pollutants in Indoor Air." Standardized sampling and analysis procedures for determining indoor pollutants.
- 1991 Miller v. Lakeside Village Condominium Ass'n, Inc., 2 Cal. Rptr.2d 796 (Ct. App. 1991) - affirming summary judgment for defendant condominium association in 1986 case alleging that its negligence in failing to repair and maintain the plumbing system in plaintiff's condominium caused plaintiff to suffer allergies, asthma, and immune dysregulation.
- 1991 American Journal of Epidemiology - Respiratory Health Effects of Home Dampness and Molds among Canadian Children.
- 1991 Journal of Applied Bacteriology Symposium Supplement - Allergenic and toxigenic micro-organisms in houses.
- 1991 Robertson, Vick & Capella - Sick Building Syndrome. Published Court of Appeal decision in case of Miller vs. Lakeside Village Condo, held statute of limitations applies to homeowners claim against homeowners association for failure to repair water leaks which lead to injuries from exposure to toxic mold. Exposure in 1983, sought medical attention in 1983-84, had knowledge of cause of injury in Oct 1984, diagnosed as immune dysregulation in 1986.  
<http://rvclaw.com/riskman-11-01-01.asp>
- 1991 Article entitled "Sewage Backflow Remediation" written by IICRC Water Restoration Technician Advisory Committee, EPA and Research Triangle Institute and used as basis for IICRC s500 "Standard and Reference Guide for Professional Restoration Certification" - per Jeff Bishop of Clean Care Seminars, Inc.
- 1991 "CASE STUDIES OF MOLDY HOUSES" by Jeffrey C. May, M.A.. J. May Home Inspections/JMHI, Inc., Cambridge, MA 02139. Abstract- JMHI has inspected approximately 60 "sick houses." (as of 1991), the most common factors associated with these residential health risks are: forced air systems, humidifiers

and mold growth resulting from interior or exterior moisture sources.

<http://www.cybercom.net/~jmhi/aero.html>

- 02-00-91      Enviros - "Sick Building Syndrome & Building Related Illness." By Frank A. Lewis. Biological contamination by fungi following water damage.      (HC)
- 03-00-91      Enviros - "Aerobiology of the Office Environment - Microbiological Agents: Overlooked Indoor Air Pollutants." By Chin S. Yang, Ph.D. Water damage can lead to fungal spores and fungal growth within 24 hours.      (HC)
- 04-00-91      EPA, IAQ-0004 (402-F-94-004) - "Indoor Air Facts No. 4 (revised): Sick Building Syndrome (SBS)" Sick Building Syndrome, causes, investigations, solutions. Includes biological contaminants such as mold, etc.      (HC)  
<http://www.epa.gov/iaq/pubs/sbs.html>
- 05-21-91      Building Environment and Thermal Envelope Council ( BETEC) - "Bugs, Mold & Rot " First symposium on water and microbial problems in buildings. One article, by Jeffrey C. May, M. A., "Moisture Case Studies" concluded that "Moisture problems lead to mold problems, and there appears to be a significant correlation between the presence of mold in a house and the occurrence of asthma and allergies. . . . mold growth is a potential problem that may ultimately prove to be the most significant source of home indoor air contamination."  
<http://www.cybercom.net/~jmhi/bugmoldrot.html>
- 12-00-91      EPA - IAQ - Appendix C: Moisture, Mold and Mildew" (From: *Building Air Quality: A Guide for Building Owners and Facility Managers*)      (HC)  
<http://www.epa.gov/iaq/largebldgs/graphics/appenc.pdf>
- 1992            American Red Cross (ARC 4477) & FEMA (FEMA 234) - "Repairing Your Flooded Home"  
<http://www.redcross.org/services/disaster/afterdis/reptoc.html>
- 1992            J Med Vet Mycol., R.C. Summerbell - "Ecology of Fungi in Human Dwellings."
- 1992            Atmospheric Environ - "Fungi As Contaminants in Indoor Air," by JD Miller.
- 1992            Robertson, Vick & Capella - Sick Building Syndrome. Polk County courthouse in Florida evacuated 600 employees after discovery of *Aspergillus versicolor* growing due to construction defects. [Jury later awarded \$40 million in personal injury claims in cases involving Reliance Insurance Company. In addition, there were 200 workers comp claims and 180 separate lawsuits against the builder and the county.]  
<http://rvclaw.com/riskman-11-01-01.asp>

- 01-00-92 EPA - (600-8-91-202) - "Indoor Biological Pollutants," by H. Burge. US EPA, Environmental Criteria and Assessment Office, Office of Health and Environmental Assessment, Research Triangle Park, NC. ECAO-R-0315.
- 03-00-92 Enviro - "Legionella Bacteria in Office Buildings." By Ling-Ling Hung, Ph.D. and Chin S. Yang, Ph.D (HC)
- 06-00-92 Enviro - "Environmental Awareness Education and Training." By Chin S. Yang, Ph.D. and Sue Smith, Ph.D. Need education in indoor pollutants and remediation. (HC)
- 10-13-92 Robertson, Vick & Capella - "The Mold Monster" - Martin County, Florida. Lawsuit against contractor filed for sick building syndrome and construction defects. [Recently a \$14 million verdict affirmed by Florida Court of Appeals.] <http://rvclaw.com/tcover.asp>
- 1993 National Academy of Sciences reports that all species of mold are allergenic. <http://www.aspergillus.man.ac.uk/patients/sickbuildings/sbarticle.shtml>
- 1993 Flannigan, B. and Miller, J.D. 1993. "Health implications of fungi in indoor environments - an overview." In *Health Implications of Fungi in Indoor Environments* (eds. R.A. Samson, B. Flannigan, M.E. Flannigan and S. Gravesen), Elsevier, Amsterdam
- 1993 Proceedings of Indoor Air - E. Johanning - Clinical Epidemiological Investigation of Health Effects Caused by Stachybotrys Atr Building Contamination.
- 1993 Clinical epidemiological study - health problems of workers in water damage building, worked in water damaged buildings in 1980's.
- 1993 Canada - Federal-Provincial Committee on Occupational Safety & Health - more detailed guidelines for indoor air contaminants in residential housing
- 1993 Book - "Moisture Control Handbook: Principles and Practices for Residential and Small Commercial Buildings" by Joseph Lstiburek and John Carmody, (New York: Van Nostrand Reinhold, 1993). <http://hem.dis.anl.gov/eehem/95/951108.html>
- 1993 Building Environment and Thermal Envelope Council ( BETEC) - "Bugs, Mold & Rot III" Second symposium on water, microbial, etc problems in buildings. <http://www.nibs.org/BETEC/spring99.PDF>
- 01-00-93 North Carolina State University - "Mold, Dust Mites, Fungi, Spores, and Pollen: Bioaerosols in the Human Environment." Molds and fungi can cause health

- problems, grow following water damage, in crawl spaces, walls, etc. (HC)
- 03-00-93 EPA, IAQ-0029 - "Targeting Indoor Air Pollution: EPA's Approach and Progress"  
<http://www.epa.gov/iaq/pubs/targetng.html>
- 03-03-93 Chicago Tribune - "Buildings That Sicken" - toxic mold (HC)
- 05-07-93 New York City, Dept of Health, Bureau of Environmental & Occupational Disease Epidemiology - "Guidelines on Assessment and Remediation of Stachybotrys Atra in Indoor Environments." Panel of experts, including CDC, NIOSH, etc. Mold following water damage. Visual inspection. Remove it. Level III = large scale remediation = more than 30 square feet - need trained personnel, containment, HEPA, sealed bags, removal. (HC)
- 08-00-93 EPA, IAQ-0061 (402F-93-005) - "Flood Cleanup: Avoiding Indoor Air Quality Problems." Discusses steps to take when cleaning and repairing a home after flooding. Excess moisture in the home is cause for concern about indoor air quality primarily because it provides breeding conditions for microorganisms. This fact sheet provides tips to avoid creating indoor air quality problems during cleanup (HC)  
<http://www.epa.gov/iaq/pubs/flood.html>
- 08-00-93 Enviro - "Protocol for Microbial Control in Buildings After Water Intrusion." By Frank A. Lewis & Chin S. Yang, Ph.D. Improper attention paid to microbial problems following water loss, fungi start to grow within 24 hours, should remove and dispose of wet ceiling tiles and drywall within 24 hours after water contact, remove and replace all drywall up to 12 inches above waterline. (HC)
- 11-00-93 Flannigan, B and Miller, J.D. 1993. "Humidity and fungal contaminants." In *Bugs, Mold and Rot II*, Proceedings of a Conference sponsored by BETEC, USDA and US Department of Energy, Washington, November, 1993
- 11-00-93 Building Environment and Thermal Envelope Council ( BETEC) - "Bugs, Mold & Rot II"  
<http://www.buildingscience.com/resources/mold/default.htm>
- 1994 Harvard University School of Public Health study of 10,000 homes in US and Canada found half had "conditions of water damage and mold associated with a 50 to 100 % increase in respiratory symptoms."  
[http://www.breatheasier.com/news\\_stachy.asp](http://www.breatheasier.com/news_stachy.asp)
- 1994 Chenniliaro v. Kaufman & Broad Home Sys. of La., Inc. 636 So.2d 246 (La. Ct.

- App. 1994) - amending and affirming a jury verdict in a 1988 products liability case alleging personal injury and property damages from mold growth in a mobile home.
- 1994 American Journal of Industrial Medicine, P.L. Auger - Clinical Experience with Patients Suffering ...Airborne Mold.
- 1994 American Environmental Laboratory: Crow, S.A., Ahearn, D.G., Noble, J.A. Moyenuddin, M. and Price, D.L. - "Microbial Ecology of Buildings: Effects of Fungi on Indoor Air Quality." p.16-18.
- 1994 Building Science Corp - Mold, Moisture & Indoor Air Quality: A Guide to Designers, Builders, and Building Owners. Available from Building Science Corp. (978) 589-5100 or [info@buildingscience.com](mailto:info@buildingscience.com)
- 1993-1994 Cleveland, Ohio - infants died, stachybotrys following water damage found in homes.
- 09-00-94 Enviro - "Toxic Effects of Some Common Indoor Fungi." By Chin S. Yang, Ph.D. There has been an explosion of cases related to toxigenic fungi in US and Canada over last 3 years, courthouse in Florida, schools, etc. Water intrusion must be taken care of within 24 hours. Large contaminated areas must use asbestos-like remediation procedures. (HC)  
<http://www.pgccinc.com/articles/toxic.htm>  
[http://www.create-your-healthy-home.com/Free%20Info/toxic\\_effects\\_of\\_indoor\\_fungi.htm](http://www.create-your-healthy-home.com/Free%20Info/toxic_effects_of_indoor_fungi.htm)
- 10-00-94 Journal of Environmental Health: Berry, M., et. al., "Suggested Guidelines for Remediation of Damage from Sewage Backflow into Buildings"
- 12-00-94 Enviro - "Regulating Indoor Microbes." By Frank A. Lewis. Indoor microbes represent over one-third of the IAQ problems in buildings. (HC)
- 12-09-94 US Dept Health and Human Services - MMWR - Morbidity and Mortality Weekly Report - "Acute Pulmonary Hemorrhage/Hemosiderosis Among Infants - Cleveland, January 1993 - November 1994." Cause undetermined. (HC)
- 1995 Leverage v. PFS Corp., 532 N.W.2d 735 (Wis. 1995) - considering a property damages and personal injury case brought by 802 occupants of homes allegedly subject to mold caused by excessive moisture.
- 1995 American Industrial Hygiene Association - Morey, P., "Guidelines and Specifications for Remediation", 10th Annual Professional Conference on Industrial Hygiene, American Industrial Hygiene Association Conference, San



Diego, CA, 1995.

- 1995 Robertson, Vick & Capella - Sick Building Syndrome. Dr. Dearborn of Rainbow Babies & Children's Hospital publishes findings to show link between stachybotrys and death of infants exposed to stachybotrys.
- 1995 Canada - Federal-Provincial Committee on Occupational Safety & Health - separate report on fungus
- 1995 American Industrial Hygiene Association Journal - Bioaerosol Concentrations in Noncompliant, Compliant and Intervention Homes in the Midwest, by J. DeKoster.
- 01-00-95 IICRC Water Damage Standard S500-94 is published.
- 01-00-95 Invironment - "Microbial Issues Under Consideration for the Revision of ASHRAE Standard 62-1989" by Philip R. Morey Growth of fungi in buildings is not compatible with acceptable indoor air quality. (HC)
- 03-10-95 Edward H. Cross & Assoc. - Lawsuit filed in Alameda, Condo complex in Fremont, water pipe breaks, leaks, drainage problems, mold, failure to remediate. Settled for \$545,000 in 1998 before trial.
- 04-00-95 EPA, IAQ-0009 -(EPA 402-K-93-007) - "The Inside Story: A Guide to Indoor Air Quality." Sources of pollution in home and measures to reduce it. Reducing exposure to biological contaminants. Clean and dry water damaged materials within 24 hours or consider removal and replacement. (HC)  
<http://www.epa.gov/iaq/pubs/insidest.html>
- 04-25-95 Robertson, Vick & Capella - "The Mold Monster" - Lawsuit filed. Polk County Florida courthouse, 1992, construction defects, mold - [Jury recently awarded \$40 million against Reliant Ins. Co.]  
<http://rvclaw.com/ttcover.asp>
- 06-00-95 Health Canada, Environmental Health Directorate, Federal-Provincial Committee on Environmental and Occupational Health - "Fungal Contamination in Public Buildings: A Guide to Recognition and Management." Guideline for assessment and control of Stachybotrys which requires that any potential exposure be identified and removed. (Full report is 88 pages) (DC)  
[http://www.hc-sc.gc.ca/ehp/ehd/catalogue/bch\\_pubs/fungal.pdf](http://www.hc-sc.gc.ca/ehp/ehd/catalogue/bch_pubs/fungal.pdf)
- Fall 1995 North Carolina adopts IICRC publication S500-94 as the recommended protocol to mitigate flood damaged buildings.

- Sept 1995 Kansas State University - "Controlling Mold Growth in the Home" by Marilyn Bode and Deanna Manson,. Conditions that support mold, where mold will grow. <http://www.oznet.ksu.edu/library/HOUS2/MF2141.PDF>
- 10-00-95 International Archives of Occupational and Environmental Health - Prolonged and intense exposure to toxigenic stachybotrys chartarum and other atypical fungi associated with reported disorders of respiratory and central nervous system, immune system, etc.
- 10-00-95 Environmental Health - M. Pearce, et al., "Long Term Monitoring of Mold Contamination in Flooded Homes"
- 11-00-95 Edward H. Cross & Associates - Filed lawsuit in San Bernardino, home, sewage backup, negligent cleanup, failure to warn, toxic mold contamination. Settled for \$600,818 in Oct 1997 just 10 days before trial.
- 11-05-95 Sacramento Bee -Firm Sued Over Home, Damp House Prompts Action - mold/illness/lawsuit
- Nov/Dec 95 Home Energy Magazine Online: "Fundamentals Of Moisture In Houses" by Joseph Lstiburek and John Carmody. <http://hem.dis.anl.gov/eehem/95/951108.html>
- 1996 American Industrial Hygiene Association (AIHA) - Field Guide for the Determination for Biological Contaminants in Environmental Samples. Sampling is important because half of microbial problems are not visible. Growth of mold in buildings is no longer just a cosmetic problem but is a potential threat to human health.
- 1996 Indoor Air Solutions, Inc. - "Stachybotrys Chartarum (atra): A New Emerging Fungal Threat and Methods of Dealing with Contamination." Stachybotrys found on wet materials with cellulose content, look for visible fungus growth. Most experts agree, if over one square foot, it is a medium and large scale growth that needs to be remediated by professionals.
- 1996 Facilities Net - "Indoor Microbial Garden." Mold can grow on any carbon source when sufficient moisture is present. Stachybotrys can be found following water damage. (HC)
- 1996 J Air Waste Mngmt Assn - Review of Quantitative Standards and Guidelines for Fungi in Indoor Air, by C.Y. Rao.
- 1996 International Archives of Occupational and Environmental Health - E. Johanning - "Health and Immunological Study Following Exposure to Toxigenic Fungi

(*Stachybotrys chartarum*) in a Water-Damaged Office Environment.” Growing concern of adverse health effects of fungal bio-aerosols. Water damage, found *stachybotrys*, adverse health effects.

- 01-18-96 Sacramento Bee - Mildew Dampens Spirits at Area School. School, mold, problems.
- 02-00-96 Enviro - “Learning to Deal With Microbial Contamination in Buildings.” A number of training courses, workshops, symposia, etc focused on microbial contamination have been offered within last 3 years. Specialized training should be developed for many, including insurance adjusters. Certain visual signs of microbe contamination should automatically trigger a decision for a clean up. (HC)
- 02-00-96 Invention - “Microbial Issues.” by Philip R. Morey. Article on revisions of ASHRAE Standard 62-1989, Ventilation for Acceptable Indoor Air Quality. Association between moisture, fungi and building related illness has been demonstrated repeatedly. One side of a gypsum wall board covered with fungi requires hazardous waste containment procedures. (HC)
- 03-00-96 American Industrial Hygiene Association Journal - “Exposure to Airborne Microbes During the Repair of Moldy Buildings.” Concentrations of airborne fungi increased during repair work. Construction workers are exposed to high concentrations of microbes, possibly causing health problems.
- 04-00-96 Robertson, Vick & Capella - “The Mold Monster” - Indian River, Florida. Jury award to Martin County for \$11.5 million (property damage, not including injury) against construction manager and 3 surety companies for two buildings evacuated in 1992 because of water leaks and mold.  
<http://rvclaw.com/ttcover.asp>
- 04-04-96 NY Times - “Biblical Plagues: A Novel Theory.”
- 04-20-96 Chicago Tribune - “Can Your House Make You Sick?” - mold, fungus, illness
- 05-00-96 Water Loss Institute’s (WLI) First Conference and Exhibition. Per Ron Reese, past president of Water Loss Institute. WLI held it’s first Conference in Oakland CA in May 1996. Have constantly offered to include the insurance industry in the discussions
- 05/06-96 CA-DoH - “Fungi & Indoor Air Quality,” by Sandra V. McNeel, DVM. This report specifically focuses on fungal contamination in office and home environments. (HC)  
[Http://www.dhs.ca.gov/ps/deodc/ehib/EHIB2/topics/fungi\\_indoor.html](Http://www.dhs.ca.gov/ps/deodc/ehib/EHIB2/topics/fungi_indoor.html)

- 05-05-96 NY Times - "Fungus in 'Sick' Building" - Toxic fungus found in headquarters of Transportation Department in Washington, DC. (HC)  
<http://query.nytimes.com/search/full-page?res=9B01E0DA1439F936A35756C0A960958260>
- 07-00-96 Medical Laboratory Observer - Sick Building Syndrome and Building-Related Illness. Look for signs of water damage and fungal growth. Stachybotrys grows on water damaged materials containing cellulose.
- 07-28-96 NY Times - "Moldy Walls Put Tenants on Edge." Dozens of tenants complain of an epidemic of poisonous mold.  
<http://query.nytimes.com/gst/abstract.html?res=FA0611F93B550C7B8EDDAE0894DE494D81>
- 08-01-96 Letter - Brown Consolidated/Plumbing System Investigations to Allstate Insurance. Details Allstate procedure re plumbing/water leak investigations and his disagreement with Allstate procedures.
- 08-05-96 American Industrial Hygiene Association (AIHA) Conference - Paper 253 - "Toxins Produced by Fungi in Water-Damaged Buildings." Water damaged buildings can harbor toxigenic fungi which threaten health of occupants. (HC)
- 10-00-96 Association News Network (web sites and publications for claims organizations in Northern CA) - "Fungi and Sewage Contamination in Water Losses," by R. David Bierman. Mold contamination can cause health effects, million dollar settlements from failure to address sewage and fungi contamination. (HC)  
<http://www.safeenvironments.com/fungisewage.htm>
- 10-00-96 Best's Review - Property-Casualty Insurance Edition - Indoor air pollution --Economic aspects; Workers' compensation--Management; Employer liability--Insurance  
<http://library.northernlight.com/YY19970425030199194.html?cb=0&sc=0#doc>
- 10-00-96 CDC/NIOSH - "Causes and Symptoms of Mold and Dust Induced Respiratory Illness" Authors: Glen H. Hetzel and J. Butler, Agricultural Engineering Department, Virginia Tech.. Discussion of Farmer's Lung disease.  
<http://www.cdc.gov/nasd/docs/d001201-d001300/d001270/d001270.html>
- 10-01-96 Claims People magazine - "Sick Building Syndrome (SBS)" by Richard Beall, CIH, CSP. Bioaerosols - fungal spores from water intrusion cause problems.  
[http://www.claimspeople.com/html/master\\_1oct96.html](http://www.claimspeople.com/html/master_1oct96.html) (HC)
- 10-13-96 Sacramento Bee - From Living Room to Courtrooms, Frustrated Owners

Increasingly Seek Legal Redress for Problems. Mold/litigation. Frustrated owners, construction defects, mold, water intrusion. Cites more than a dozen cases in Sacramento and Placer counties.

- 11-08-96 Peach v. Jamestown Properties, No. CV93 0130286 S, 1996 Conn. Super. LEXIS 3028 (Nov. 18, 1996) - alleging that a crack in a pool water supply pipe caused flooding in the crawl space below the plaintiff's unit.
- 11-29-96 Chicago Tribune - "Boy is Seemingly Allergic to School" - mold
- 12-00-96 Environment - "Assessing and Sampling Fungal Contaminants in the Indoor Environment." by Chin S. Yang. Many fungal growths are not detected because they are in wall cavities. Water is single most important factor in fungal growth. Superficial removal may only temporarily reduce fungi because they have a root-like structure (mycelium) that penetrates deep into the substrate of contaminated materials. Consensus of many experts is that people should not be allowed to work or live in an environment contaminated by fungi. (HC)
- 12-28-96 Martin County Courthouse in Stuart, Florida flooded by pipe break. Water in hard to reach areas, mold developed, extensive remediation and lawsuits.
- 1997 Journal of American Medical Association - "Floods Carry Potential For Toxic Mold Disease," by C. Marwick.
- 1997 DriEaz Products, Inc. - "Factors That Contribute to Mold Growth Indoors After Water Damage." Mold grows on water damaged material.
- 1997 Robertson, Vick & Capella - Sick Building Syndrome. A Beverly Hills doctor and his wife reportedly recovered over \$9 million for water intrusion and fungal contamination of their custom luxury home and art collection.
- 1997 EnviroVillage Library - "Hazardous Molds in Homes and Offices: Stachybotrys atra and others . . ." By Eckhardt Johanning, MD, Eastern New York Occupational and Environmental Health Center (HC)
- Jan 1997 Facility Management Journal (Puritan Flood Restoration) - "New Technologies For Flood Abatement Can Save Money." Usually only 10 to 15 percent of water damage can be seen, the other 85 to 90 percent is hidden within walls and ceilings. Mold will grow in wall cavities left wet. 70 percent of all insurance claims are water related. Water damage must be cleaned and dried quickly. <http://www.puritancompanies.com/flood/technologies.html>
- Jan 1997 EPA - "Potential Association Between Indoor Mold Growth and Pulmonary Hemorrhage in Infants" (HC)

- 01-00-97 Environment - "Stachybotrys chartarum" Thrives on water damaged cellulosic materials. Concerns in the 1980's because of documented cases of stachybotrys contamination and illnesses. (HC)
- 01-00-97 Environment - "Fungi and Indoor Air Quality" by J. David Miller. All fungal spores contain allergens of varying potency. Some are toxic. Since 1982, approximately 20 studies have been conducted on the association of dampness, mold and respiratory health in Europe and North America. Reported mold, water damage and moldy odors are associated with elevated levels of indoor fungi. Concern about stachybotrys atra in indoor environments surfaced in the mid-1980's. National Academy of Sciences reports in 1993 that all species of mold are allergenic. (HC)
- 01-08-97 Environmental Building News - "The Dangers of Secondary Mold Growth Caused by Improper Remediation of Flooded Buildings" - by David Bierman. Molds and other microbes start growing on water damaged materials within 48 hours. Can be in wall cavities, hidden from view, where moisture remains. Water damaged drywall needs to be removed. Interior wall cavities need to be dried and disinfected. (HC)  
<http://www.buildinggreen.com/elists/flood.html>
- 01-17-97 MMWR - "Update: Pulmonary Hemorrhage/Hemosiderosis Among Infants - Cleveland, Ohio, 1993-1996." Follow-up investigation documents association between illness in the cluster of cases and mold in the water damaged homes. (HC)
- 01-24-97 NY Times - "Infants' Lung Bleeding Traced to Toxic Mold" - Dr. Dearborn and the 1993-94 infant deaths and problems in Cleveland.
- 02-00-97 Robertson, Vick & Capella - "The Mold Monster" - Malibu home recently purchased, mycotoxins from Stachybotrys, repair costs of \$662,000, recovery of \$2.5 million.  
<http://rvclaw.com/ttcover.asp>
- 02-01-97 Thomas Anderson water loss with mold contamination. (Anderson v. Allstate)
- 02-24-97 Doe Homeowners v. Roe Seller, Confidential Report for Attorneys (settlement Feb. 24, 1997) - alleging water intrusion into plaintiff's home from leaking exterior balconies, the roof and windows.
- 03-01-97 Claims People magazine - "Indoor Air Quality." By Alan C. Buck, Ph.D. A home, after a fire or flood, may harbor fungus, etc., which prompts illness or asthma. (HC)  
[Http://www.claimspeople.com/html/master\\_1mar97.html](Http://www.claimspeople.com/html/master_1mar97.html)

- 03-31-97 EPA - "Biological Pollutants in Your Home" - includes mold from water damage  
[http://www.epa.gov/iaq/pubs/bio\\_1.html](http://www.epa.gov/iaq/pubs/bio_1.html) (HC)
- 04-00-97 CA Dept of Health Services - "Stachybotrys chartarum (atra): A Mold That May Be Found in Water-damaged Homes." Study in Southern California found stachybotrys in 2.9% of 68 homes. Level III: If the area of mold is more than 30 square feet - trained personnel necessary, follow NY Dept of Health guidelines.  
<http://www.cal-iaq.org/LAYMEM97.html>
- 04-01-97 Claims People magazine - "A Flood Adjuster's Survival Guide." By Ulises Castellon, CPCU. Carry keyhole saw to check walls, explain coverages, scope, etc., cut drywall at 4 foot mark. (HC)  
[Http://www.claimspeople.com/html/master\\_1apr97.html](http://www.claimspeople.com/html/master_1apr97.html)
- 04-03-97 CDC - Molds in the Environment. Concise information on molds in the environment: mold types, their possible human health effects, where molds are found and recommendations for decreasing indoor mold exposure.  
<http://www.cdc.gov/nceh/airpollution/mold/moldfacts.htm>
- 04-09-97 ABC Prime Time Live - Air of Mystery - Poisonous Mold Links Illness and Death of Infants. Mold infestation, water damage, infant deaths. Also Stachybotrys found in courthouse in Florida and in EPA headquarters in Washington, DC.
- 04-15-97 Utah, Department of Health - "Fact Sheet: Stachybotrys." Grows on wet cellulose material, produces mycotoxins. All moldy material should be removed. Some molds can be killed by cleaning with chlorine but Stachybotrys often has a germ mycelium buried deep inside the water damaged surface that may be inaccessible to chlorine. Best to remove all water damaged materials. (HC)  
[http://hlunix.hl.state.ut.us/els/epidemiology/envepi/eep\\_stac.html](http://hlunix.hl.state.ut.us/els/epidemiology/envepi/eep_stac.html)
- 04-16-97 BBJ Environmental Solutions, Inc - "Indoor Air Quality, An Introduction for HVAC Contractors" - Water can support growth of bacteria and fungus. Porous materials hold water. Often necessary to remove wet materials to prevent microbial growth. (HC)  
[http://www.bbjenviron.com/news\\_articles\\_041697.asp](http://www.bbjenviron.com/news_articles_041697.asp)
- 04-22-97 BBJ Environmental Solutions, Inc - "Indoor Environment '97" - Growth in microbial litigation. Only about 2 suits reported 5 years ago, there were hundreds in 1996. (HC)  
[http://www.bbjenviron.com/news\\_articles\\_042297.asp](http://www.bbjenviron.com/news_articles_042297.asp)
- May 1997 "Textbook of Military Medicine: Medical Aspects of Chemical and Biological Warfare" - Office of the Surgeon General, Department of the Army. Peer Review

Status: Internally Peer Reviewed. Creation Date: May 1997. Last Revision Date: May 1997. . Chapter 34 is on Trichothecene Mycotoxins.  
<http://www.vnh.org/MedAspChemBioWar/>  
<http://www.nbc-med.org/SiteContent/HomePage/WhatsNew/MedAspects/CWBWFMelectrv699.pdf>

- 05-00-97 Journal of American Medical Association - Marwick - "Floods Carry Potential For Toxic Mold Fungus."
- 05-13-97 Enquirer.com - Local Officials, N.D. Alerted to Deadly Disease Linked to Floods. Health officials put Ohio and ND on notice of flood/mold dangers.
- 06-30-97 National Institute of Environmental Health Sciences and CDC, NIEHS PR # 12-97 - Stachybotrys linked to Cleveland infant deaths, found in homes with water damage.
- 07-00-97 Heating/Piping/AirConditioning (HPAC) - "The Fungi: How They Grow and Their Effects on Human Health," by Harriet A. Burge, PhD. Many fungi produce toxic compounds that affect human health. Because of the potential severity of resulting diseases, a conservative approach to the control of toxigenic fungi is essential. (HC)  
<http://www.camroden.com/docs/HPACburge.pdf>
- 07-29-97 BBJ Environmental Solutions, Inc - "The Future of IAQ" - More conferences and research being done on IAQ. (HC)  
[http://www.bbjenviro.com/news\\_articles\\_072997.asp](http://www.bbjenviro.com/news_articles_072997.asp)
- 07-30-97 NIEHS & CDC - "NIEHS, CDC Fund Study of Fungus Fatal to Cleveland Infants." Stachybotrys found on water soaked cellulose building materials.  
<http://www.niehs.nih.gov/external/faq/fungus.htm> (HC)
- 08-01-97 NY Times - "Ancient Scroll Carries Clue to Deadly Mold." On the need to destroy a house if mildew appeared.
- 08-04-97 American Industrial Hygiene Association (AIHA) Conference - Paper 47 - "Bioaerosol Exposures in Multibuilding Apartment Complex with Significant Water Infiltration." Positive correlation for presence of water damage and amount of visible growth and airborne concentrations of Stachybotrys chartarum. (HC)  
<http://www.aiha.org/abs97/7bioaer.html>  
Paper 110 - "Prevalence of Aspergillus Versicolor in Residential and Commercial Buildings with History of Water Intrusion." Study of 9 buildings, Aspergillus dominant inside walls. (HC)  
<http://www.aiha.org/abs97/7ieq1.html>



- 08-27-97 BBJ Environmental Solutions, Inc - "The Future of IAQ (Part 2)" -Microbial growth in ventilation systems. (HC)  
[http://www.bbjenviro.com/news\\_articles\\_082797.asp](http://www.bbjenviro.com/news_articles_082797.asp)
- 09-26-97 BBJ Environmental Solutions, Inc - "Air Quality and Infection Rate" - More infections, studies and precautions needed. (HC)  
[http://www.bbjenviro.com/news\\_articles\\_092697.asp](http://www.bbjenviro.com/news_articles_092697.asp)
- 10-00-97 Edward H. Cross & Associates - Filed lawsuit in Nov 1995 in San Bernardino, home, sewage backup, negligent cleanup, failure to warn, toxic mold contamination. Settled for \$600,818 in Oct 1997 just 10 days before trial.
- 10-00-97 Inverment - "Is It Time for an Objective Look at Stachybotrys?" by Ed Light. Ten years ago focus was on allergenic reactions, not toxic effects. Today concern is on toxic effects. While not scientifically certain of stachybotrys causing problems attributed to it, any mold growth in buildings should be eliminated. (HC)
- 10-01-97 Claims People magazine - "The Frightening Truth of Improperly Restored Water Losses." By Jim Holland, Restoration Consultants. Water damage, time of essence, 48 hours and fungus begins to grow within wall cavities, well documented that mold can cause health problems, remediation technology relatively new. (HC)  
[http://www.claimspeople.com/html/master\\_1oct97.html](http://www.claimspeople.com/html/master_1oct97.html)
- 10-04-97 NY Times - "Poisonous Mold Shuts a Renovated Library on Staten Island."
- 10-23-97 NY Times - "The Mold Scare: Overblown or not?"
- 10-25-97 Water Loss Institute 1997 Conference & Exposition. Included insurance professionals. Discussed: (1) Antimicrobials, Disinfectants and Biocides, (2) Legal & Insurance Issues, (3) How to Assure a "Restored" Water Damaged Building is Safe for Occupancy and (4) A Practical Approach to Safe Restoration of Water Damaged Buildings. Microbes will double every 30-60 minutes. Remediation similar to asbestos. Insurance adjusters focus on total charge, need educating. Remediation should begin in 24-48 hours.
- 10-26-97 NY Times - "Mold Forces 2 More Branches Of the Public Library to Close." Toxic mold found in two more libraries.
- 10-31-97 NY Times - "Day-Care Center on S.I. Is Closed After a Potentially Harmful Mold Is Found."
- 10-31-97 Detroit News - Deadly Mold is Found in Cellars of 2 Homes. Stachybotrys found

in basements.

- 11-00-97 Robertson, Vick & Capella - "The Mold Monster" - Rialto, CA family vs City of Rialto, sewage backup, neurotoxins, settlement of \$600,818.  
<http://rvclaw.com/ttcover.asp>
- 11-01-97 Chicago Tribune - "Mold Scare" - stachybotrys, toxic mold
- 11-03-97 Detroit News - Troy Company Finds Deadly Mold in Area. Sanit-Air of Troy finds deadly mold in homes, like kind that killed infants in Cleveland.
- 11-05-97 CNN - Beware the Mold Stachybotrys. Rain, basement flooding, mold and illness. Average person trying to clean it up will spread the mold. Need professionals, could cost \$10,000.  
<http://www.cnn.com/HEALTH/9711/05/deadly.mold/>
- 11-09-97 NY Times - "Families Plagued by a Home-Wrecking Mold" Family left confined to bed for days on end after exposure to mold.
- 12-03-97 Detroit News - Troy Home Repair Company Expands Services. Company does mold remediation.
- 1998 American Industrial Hygiene Association Journal - "Control of Exposure to Airborne Viable Microorganisms During Remediation of Moldy Buildings," by R. Dales.
- 1998 Robertson, Vick & Capella - Sick Building Syndrome. Los Angeles woman sued her homeowners association for failure to repair repeated water intrusion into common walls, trial, verdict of \$497,000 plus repairs.  
<http://rvclaw.com/riskman-11-01-01.asp>
- 1998 Journal of Toxicology, Clinical Toxicology - Stachybotrys, a Mycotoxin-Producing Fungus of Increasing Toxicologic Importance. Mycotoxins produced by Stachybotrys is capable of producing immunosuppression and inflammatory results to gastrointestinal and pulmonary systems.
- 1998 Palmer v. Sears, Roebuck & Co., 969 S.W.2d 582 (Tex. App. 1998) - alleging that defendant's repairs to plaintiff's air conditioner caused a leak in the unit where the repairs had been made.
- 01-05-98 BBJ Environmental Solutions, Inc - "Is Mold a Winter Problem?" - Can be problem year round - just need moisture and right conditions. (HC)  
[http://www.bbjenviro.com/news\\_articles\\_010598.asp](http://www.bbjenviro.com/news_articles_010598.asp)

- 01-29-98 Copey v. American Air Co., No. 396615 (verdict January 29, 1998) - alleging that plaintiff was exposed to mold and dust that was present in the ducts of defendant's HVAC system.
- 02-00-98 Berry v. Mission Terrace Homeowners Association, Nos. H-182260-5, H-193421-8 (Alameda County Superior Ct.) Three condo owners in Alameda County vs homeowners association, mold in crawlspaces, \$545,000 settlement. The families claimed that their psychiatric and numerous physical illnesses were caused by mold growth that developed from leaky pipes in their condominiums.
- 02-00-98 Robertson, Vick & Capella - Sick Building Syndrome. Homeowner settled claim against builder of beachfront custom home in Ventura arising from chronic water intrusion and fungal contamination for \$559,000.  
<http://rvclaw.com/riskman-11-01-01.asp>
- 02-03-99 Press Release by American Phytopathological Society - "Household Fungus Contributes to 'Sick building Syndrome'" (HC)
- 02-11-98 Today's Homeowner - "Truth Told on Toxic Mold," by John D. Wagner. Unfortunately, it's impossible for homeowners to distinguish between toxic and the benign molds - they all look like black or gray sooty patches.
- 03-00-98 CA Dept of Health Services - Indoor Air Quality Info Sheet. Mold in My Home: What Do I Do? Materials permeated with mold need to be removed, even after they are disinfected with cleaning solutions. Allergic and toxic effects can remain in deadly spores. (HC)  
<http://www.cal-iaq.org/mold9803.htm>  
<http://www.dhs.ca.gov/ps/deodc/ehib/EHIB2/topics/Moldhome%20Eng.html>
- 03-00-98 American College of Occupational and Environmental Medicine, Journal of Occupational and Environmental Medicine - Building-Associated Pulmonary Disease From Exposure to Stachybotrys Chartarum and Aspergillus Versicolor. Study of individuals exposed to fungi and illnesses reported. Moisture indoors represents a public health issue currently inadequately addressed by building, health or housing codes.  
<http://www.acoem.org/pubs/joem/0398abs.htm#Building>
- 03-00-98 Building Environment Report - Views of four top indoor environmental litigation experts on how to handle building air quality cases.
- 03-01-98 BBJ Environmental - "Facts About Mold and Fungi." Mold grows on wet cellulose products. Mold is a health risk. (HC)  
[http://www.bbjenviro.com/news\\_indoor\\_air\\_030198.asp](http://www.bbjenviro.com/news_indoor_air_030198.asp)

- 03-03-98 BBJ Environmental Solutions, Inc - "Testing: Testing" - If mold is visible, it should be removed. (HC)  
[http://www.bbjenviro.com/news\\_articles\\_030398.asp](http://www.bbjenviro.com/news_articles_030398.asp)
- 03-06-98 Sacramento Bee - Mold Causing Illness? Health officials give phone # for mold problems.
- 03-13-98 Charleston Post & Courier - Mold, Mildew Fill Air in Schools. Molds can cause illness and allergy.
- 03-18-98 FEMA - "Preventing Damage From Mold: Tips For Homeowners." Mold can be dangerous to humans, it can spread fast, isolate and dispose of moldy items. (HC) <Http://www.fema.gov/DIZAS/mold.htm>
- 03-25-98 CA Dept of Health - State Health Department Issues Warning on Indoor Molds. Large areas of mold, contact a professional, special training  
<http://www.applications.dhs.ca.gov/pressreleases/store/pressreleases/13-98.html>
- 04-00-98 American Academy of Pediatrics - "Toxic Effects of Indoor Molds" - 101 Pediatrics 712 (1998).. Cites Cleveland infant deaths reports in 1994. Stachybotrys found in 2-3% of homes in North American studies.  
<http://www.aap.org/policy/re9736.html>
- 04-00-98 CA Dept of Health - "Health Effects of Toxin-Producing Indoor Molds in California," by Sandra McNeel, etc. Several fungal species capable of producing toxic substances have been found in water-damaged California homes and offices. This article provides information about potential health effects from exposure to Stachybotrys chartarum (a.k.a. S. atra), a toxigenic mold that has received increasing attention recently among indoor air researchers and the public. Within the last 12-18 months several scientific reports (and media attention) have focused on Stachybotrys, a ubiquitous saprophytic fungus that grows on nitrogen-poor, cellulose rich materials such as hay, straw and building materials (ceiling tiles, wall paper, paper covering on gypsum wallboard). The statewide prevalence of this fungus in homes or work places is unknown, although one report found Stachybotrys in 2-3% of a small survey of southern California homes (Kozak, 1979). (HC)  
[http://www.dhs.ca.gov/ps/deodc/ehib/EHIB2/topics/toxin\\_producing.html](http://www.dhs.ca.gov/ps/deodc/ehib/EHIB2/topics/toxin_producing.html)
- 04-01-98 BBJ Environmental - "Toxic Effects of Indoor Molds." Stachybotrys found in 2 to 3 percent of home environments sampled. (HC)  
[http://www.bbjenviro.com/news\\_indoor\\_air\\_040198.asp](http://www.bbjenviro.com/news_indoor_air_040198.asp)
- 04-07-98 Sacramento Bee - Indoor Molds Warning. Health department issues warning on mold.

- 04-07-98 Chicago Tribune - "Mold May Be Cause of Bleeding Lungs, Pediatricians Told" - water damage in homes, stachybotrys, bleeding lungs in infants.
- 04-10-98 Gordon v. Preece, No. SC 038 088, Tri-Service Reference No. 98-34-08 (verdict April 10, 1998) - alleging damages from extensive leaks and flooding in plaintiff's home.
- 04-21-98 International Conference on Indoor Mold and Children - "Microfungal Contamination of Damp buildings - Examples of Risk Construction and Risk Materials" by Suzanne Gravensen, et al. (HC)
- 04-26-98 Sacramento Bee - Musty Courthouse Drives Few Workers Away. Placer County Courthouse - mold problems
- 04-29-98 BBJ Environmental - "Indoor Environment 98" (HC)
- 05-00-98 Robertson, Vick & Capella - "The Mold Monster" - Playa Del Rey, CA, custom home roof leaks, ceiling collapse, stachybotrys, \$900,000 against builder.  
<http://rvclaw.com/ttcover.asp>
- 05-01-98 Doe Homeowners v. Roe Builder, Confidential Report for Attorneys No. 10272 (settlement May 1, 1998) - claiming damages for water leaks in doors and windows
- 05-12-98 Sacramento Bee - Hot Air Theories about Bad Air in "Sick Buildings". Mold in 'sick buildings'
- 06-14-98 Sacramento Bee - Two Schools Plagued With Health Hazards, Rare Mold at McGee Linked to Infant Deaths in Ohio. Schools, mold
- 06-17-98 Sacramento Bee - Danger of Molds is Focus of Forum Discussion Planned at Roseville School. Forum on dangers of mold
- 06-19-98 Duggan-Steinberg v. Blue Lagoon Community Ass'n, No. 77 53 18 (verdict June 19, 1998) - claiming that defendants were negligent in permitting plaintiff's neighbor to construct a berm and sidewalk causing drainage into plaintiff's condominium.
- 06-21-98 Sacramento Bee - Homeowners Fear Household Mold Making Them Sick. Water damage and mold in home.
- 07-00-98 American Industrial Hygiene Association Journal - "Control of Exposure to Airborne Viable Microorganisms During Remediation of Moldy Buildings; Report of Three Case Studies." Most effective control method was local exhaust

- method used for asbestos dismantling. (HC)  
<http://alcor.concordia.ca/~raojw/crd/reference/reference001898.html>
- 07-01-98 BBJ Environmental Solutions, Inc - "IAQ, lawsuits, and you" - Microbial growth from chronic water intrusion, may result in litigation. (HC)  
[http://www.bbjenviro.com/news\\_indoor\\_air\\_070198.asp](http://www.bbjenviro.com/news_indoor_air_070198.asp)
- 07-10-98 FEMA - Assess Damage and Hazards - flood/water damage, likely to have mold. (HC)  
<http://www.fema.gov/diz01/d1367n14.htm>  
<http://www.fema.gov/diz98/d1230n08.htm>
- 08-08-98 Cleveland Plain Dealer - Quote from Dan Zielinski, American Insurance Association - "...insurance companies will not take note of [stachybotrys atra] until they are faced with numerous losses because of it." Apartment, mold, death of 8 month old girl died in Dec 1994. Settled for \$175,000. Dr. Dearborn suspects fungus related to 122 unexplained infant deaths from pulmonary hemosiderosis nationwide.
- 08-20-98 Seattle Daily Journal of Commerce - "Should you be concerned about mold?" By Brad Prezant. Recent attention to the issue of mold in buildings, particularly Stachybotrys, has fueled a new level of concern.  
<http://www.djc.com/special/enviro98/10043980.htm>
- Fall 1998 "Pathfinder: Representing the Sick Building Syndrome Plaintiff" by Elbert Smith of Western State Univ. College of Law. List of references, resources, etc.
- 09-00-98 Munoz v. Henry Phipps Plaza South No. 109895/99 (N.Y. County Supr. Ct. filed Sept. 1998) - seeking, in conjunction with over 140 families, a total of \$8 billion in personal injury and property damages related to mold contamination.
- 09-06-98 Seattle Times - Condo Owners' Deluge of Woe. Building leaks, mold. Many condo and building projects faced with millions of dollars in lawsuits.
- 09-13-98 NY Times - "Your Home: Flood, Mold and Mildew Damage" - mold damage following pipe break while owners away.
- 09-19-98 Detroit News - Learn About Home's Dangerous Fungi and You'll Breathe a Lot Easier. Water damage, mold, professionals, clean and remediate.
- 09-29-98 Property and Casualty.com - "Receding Flood Waters Still Hold Danger." FEMA warnings - Mold left behind by flood waters. (HC)
- 10-07-98 Biloxi Sun Herald - Rains Could Produce Mold. Water intrusion could yield stachybotrys. The only way to ensure mold will not grow inside walls is to

remove the drywall and replace the insulation.

- 10-10-98 Water Loss Institute 1998 Conference and Exposition - Included insurance industry people. Discussions on (1) Understanding the Dynamics of Moisture and the Building Envelope, (2) The Remediator's Role: Assessing and Defining the Risk, (3) The Remediator's Role: Establishing and Agreeing on a Scope of Work and (4) Practicing a Reasonable Standard of Care. From an adjuster's perspective, the scope is one of the most important parts of handling a claim, agree on the scope, the price takes care of itself.
- 10-28-98 Sacramento Bee - Toxic Mold Forces Family to Vacate Without Possessions. Mold and fungi, water intrusion, all personal property contaminated.
- 11-07-98 Sacramento Bee - Intrusive Mold Problem Subject of Future Forum. Human Rights/Fair Housing to hold mold forum
- 11-11-98 BECOR - "Recurring Mold Problems in Houses" by Bill Boles. (HC)
- 11-11-98 Building Web - Recurring Mold Problems in Houses. Study of flooded homes in 1997 in one area, 114 flood damaged, at least 34 had stachybotrys, at least 53 others had various mold.
- 11-12-98 Orange County Bar Association, Eighth Annual Construction Law Symposium. Toxic Mold Litigation: Science, Causation and Proof, by Edward H. Cross. Lists two cases to verdict and three settlements, noting that some are six and seven figure settlements.
- 11-21-98 Sacramento Bee - Black Mold: Not a Science Fiction Story. Stachybotrys chartarum in water damaged buildings can cause serious health problems.
- 12-00-98 Environment - "Stachybotrys" (HC)
- 12-14-98 Sacramento Human Rights/Fair Housing Commission - "Mold in Our Environment" - Panel & Workshop. (See videotape).
- 12-21-98 Time magazine - "This Place Makes Me Sick." Mold causing 'sick building', Southwest Airlines building in San Antonio with mold problems dating back to 1980's.
- 1999 Kolnick v. Fountainview Ass'n, 737 So.2d 1192 (Fla. Ct. App. 1999) - alleging that association's failure to maintain the roof of the building resulted in water intrusion in plaintiff's apartment causing mold and mildew growth.
- 1999 Centex-Rooney Constr. Co. v. Martin County, Florida, 725 So.2d 1255 (Fla. Ct.

- App. 1999) - alleging damages for the defective and improper construction of the Martin County courthouse.
- 1999 Clean Care - Seminars - Agents & Adjusters - Water Damage Restoration - Seminars have been offered for many years, approved in more than 25 states for Continuing Education Credits.
- 1999 Robertson, Vick & Capella - Microbiological Contamination Litigation a.k.a. "The Mold Monster" by Alexander Robertson. Litigation concerning mold contamination is growing, both in CA and nationwide. In landlord/tenant cases, landlord may be exposed to punitive damages if knew and failed to remediate mold. Many recent mold verdicts, \$350,000 to \$48 million.  
<http://rvclaw.com/ttcover.asp>
- 1999 Robertson, Vick & Capella - Sick Building Syndrome in the Construction Defect Case by Alexander Robertson. Cites earliest report of fungal illness in Leviticus, notes numerous cases since 1989.
- 01-15-99 Ed Ajlouny - water damage/mold/Allstate/lawsuit/injuries. See Detroit News 3-30-00
- 01-29-99 Merced Sun-Star - Moldbusters Warn That It's Easy to Cultivate Mold in Typical Homes. Wet building materials provide good place for molds to grow.
- 02-00-99 American Phytopathological Society - "Stachybotrys chartarum: the Toxic Indoor Mold" by Berlin Nelson (HC)  
<http://www.apsnet.org/online/feature/stachybotrys/>
- 02-03-99 American Phytopathological Society (APS) News Release - Household Fungus Contributes to "Sick Building Syndrome". Over the past 20 years in North America evidence has accumulated implicating stachybotrys as a serious problem in water damaged homes and buildings. Commonly found following water damage.  
<http://www.sciencedaily.com/releases/1999/02/990208071455.htm>
- 03-01-99 BBJ Environmental Solutions, Inc - "Whose Fault is it Anyway?" - Water intrusion may result in fungal growth and problems. (HC)  
[http://www.bbjenviron.com/news\\_indoor\\_air\\_030199.asp](http://www.bbjenviron.com/news_indoor_air_030199.asp)
- Spring 1999 The Federation of Insurance and Corporate Counsel - "Sick Building Syndrome: Airing Insurance Coverage Issues Arising From This New Wave of Toxic Tort Litigation", by Michael T. Lucey. SBS and associated claims will proliferate in coming years. Two main causes of SBS: (1) microbial contamination and (2) volatile organic compounds (VOC). Example of microbial contamination, is



water intrusion into home and mold forming in walls (HC)  
<http://www.thefederation.org/public/quarterly/Spring99/lucey.htm>

- Spring 1999 The Federation of Insurance and Corporate Counsel - "Sick Building Syndrome: a Potpourri Analysis," by Brian A. Wood  
<http://www.thefederation.org/public/Quarterly/Spring99/wood.htm>
- 04-00-99 Invernonment - "Flood Restoration" by Erik Bolin. Rapid response to water damage is critical. Microbiologically damaged structure is not a safe environment. If significant mold growth occurs, occupants should be evacuated. Remove and discard water damaged drywall. Non-viable fungi remain allergenic and toxigenic. (HC)
- 04-01-99 BBJ Environmental Solutions, Inc - "My Building Stinks!" - "Odor" in building may make you sick.. Look for cause - microbial, etc. (HC)  
[http://www.bbjeviro.com/news\\_indoor\\_air\\_040199.asp](http://www.bbjeviro.com/news_indoor_air_040199.asp)
- 04-20-99 Insurance Information Network of California (IINC) & Western Insurance Information Service (WIIS)- "Winter Rains Can Cause Dangerous Mold." Untreated water damage can cause mold and fungi, lurking behind walls. (This article later was revised to eliminate any reference to dangerous molds and retitled as "Winter Rains Can Cause Mold.")  
<http://www.iinc.org/news/home/winter.html> (HC)  
<http://www.wiis.org/newarticles/mold990420.htm>
- 04-21-99 Property and Casualty.com - "A Fungus Among Us?" Rains, water intrusions, fungus lurking in damp spaces behind walls. (HC)
- 05-00-99 Robertson, Vick & Capella - "The Mold Monster" - Simi Valley, CA, homeowner association failed to repair water damage, mold, condo, condo owner recovered \$350,000.  
<http://rvclaw.com/ttcover.asp>
- 05-00-99 The Underwriters' Wire - "Texan Files Criminal Complaint Against Farmers Employees" - Ballard files criminal complaint for mold injuries. (HC)
- 05-03-99 Engineering News Report - "Containing Noxious Mold." Cost of abating mold can be astronomical. Mold investigations can range from \$3,500 to more than \$1 million. Remediation, full scale asbestos type, can be \$150 per square foot. Containment costs 10 times as much as ripping something out or ordinary cleaning. The 500,000 sq ft Polk County building cost \$27 million to build in the late 1980s and about \$37 million to remediate. (HC)
- 05-17-99 Hickenbottom v. Racquet Club Villa Homeowners Ass'n, No. SC 020 526

(settlement, May 17, 1999) - alleging water intrusion into the crawl space beneath plaintiff's townhouse unit.

- 05-18-99 NY Times - "Tenants Sue Landlord, Alleging Toxic Mold" - 300 tenants in two buildings sue alleging toxic mold.
- 05-19-99 IERB - Indoor Environmental Remediation Board. Mission is to develop and promulgate best practices in building remediation. (James Holland is a board member.)
- 05-28-99 Electric Library - Melinda Ballard has filed criminal complaint against two FIG employees, negligence in settling claim. Stachybotrys, delays, not informed, illness.
- 06-00-99 Environmental Health Perspectives - Danish study, 23 mold infected buildings - Stachybotrys encountered =19%
- 06-00-99 Robertson, Vick & Capella - "The Mold Monster" - New York, apartment owners sue with 125 lawsuits totaling \$8 billion for injuries due to mold exposure.  
<http://rvclaw.com/ttcover.asp>
- 06-09-99 Building Environment and Thermal Envelope Council ( BETEC) - "Bugs, Mold & Rot III" Third symposium on water and microbial problems in buildings. Prior symposiums in 1991 and 1993. Rosemarie G. Grant, a researcher for State Farm, talked about State Farm's recent entry into building moisture damage research, reporting that water losses account for about 20 percent of non-catastrophic losses. Grant says State Farm looks primarily at residential construction.  
<http://www.nibs.org/BETEC/spring99.PDF>
- 06-17-99 CDC - Report of the CDC internal working groups that re-analyzed the investigation of 1993-1996 Cleveland infant lung bleeding cases.  
<http://www.cdc.gov/od/ads/ref29.pdf>
- 07-20-99 PRNewswire - Farmers sued for \$100 million over mold in Texas home. Farmers did not act immediately as recommended by scientific experts.
- 08-17-99 Stroot v. New Haverford Partnership- No. 95C-05-074-HLA, 1999 WL 753916 (Del. Super. Ct. Aug. 17, 1999). After finding a Delaware apartment building owner and property management company negligent (re mold), a jury awarded former residents over \$1 million in personal injury damages for alleged aggravation of pre-existing asthma, cognitive deficits, bronchitis, and immune system "abnormalities" due to an alleged failure by the property owner and management company to remediate water problems and fungal contamination.

- 08-30-99 ABC - Science - "Fungi and Mould" Broadcast Monday 30 August 1999, with Rae Fry. Report on a big study just done in Finland about fungi and mould in indoor air.  
<http://www.abc.net.au/rn/talks/8.30/helthrpt/stories/s48140.html>
- 09-00-99 Best's Review - "Mold: A Growing Problem." Ballard - suit for \$100 million. Utah Dept of Health recommends removal of all water damaged material once mold is present., use qualified technicians wearing protective clothing if mold is present (HC)  
<http://bestreview.com/pc/1999-09/lossntbk.html>
- 09-00-99 Robertson, Vick & Capella - "The Mold Monster" - Employees file suit against employer for \$100 million for requiring them to renovate asbestos, mold and lead paint without protective equipment or warning.  
<http://rvclaw.com/ttcover.asp>
- 09-09-99 BBJ Environmental Solutions, Inc - "Radon and Mold" (HC)  
[http://www.bbjenviro.com/news\\_articles\\_090999.asp](http://www.bbjenviro.com/news_articles_090999.asp)
- 09-21-99 Property and Casualty.com - "Hidden Dangers Lurk in Flood Cleanup." Receding flood waters leave damp areas where fungi thrive. (HC)  
<http://www.propertyandcasualty.com/content/news/article.asp?docid={2c590771-6d0a-11d3-9a64-00a0c9c83afb}>
- 10-00-99 Water Loss Institute 1999 Conference and Exposition - Focused on: (1) The Mechanics of Moisture in the Building, (2) Methods - Part One: Impacts of Moisture on Components and Systems - Applications of Standards; (3) Part Two: Practical Approaches to Mitigation, Remediation and Restoration of Components Contents; and (4) Perspectives: A Forum Exploring Issues of the Present and Future of Water Damage. For drywall, cut holes at bottom of each stud cavity to drain water. Presence of concealed mold may require removal of drywall.
- 10-11-99 FEMA - "Floods Carry a Hazardous Potential for Toxic Mold." Visible mold. Behind walls. Remove sheetrock.. (HC)  
<http://www.app1.fema.gov/hu99/d1299n22.htm>
- 10-21-99 Building Contamination Workshop, San Francisco. "Legalities of Microbial Contamination in Buildings" by Edward H. Cross. (HC)
- 10-26-99 Ideal Restorative Drying, Inc. - Seminar on Water Loss and Damage Restoration for a Healthy Indoor Environment. Open to insurance companies and adjusters. Held in Foster City, CA.
- 11-00-99 NYC Dept of Health - "Facts About Mold." It is more important to get rid of it

than to find out about it. (HC)  
[Http://www.ci.nyc.ny.us/html/doh/html/ei/eimold.html](http://www.ci.nyc.ny.us/html/doh/html/ei/eimold.html)

- 11-01-99 Canadian Insurance - "From mildew to mould" Hazardous mold in buildings represents growing problem. (See Health Canada 00-00-95). US based Institute of Inspection, Cleaning and Restoration Certification (IICRC) has just released the Second Edition of their Standard S500, Standard and Reference Guide for Professional Water Damage Restoration which focuses more on potential harm from mold growth. (HC)
- 11-11-99 Insure.com - "Water, Fire, Smoke or Mold Damage?" By Ryan O'Neil. You Need a Certified Restorer! Certified restorers specialize in getting rid of mold, example of water damage when owner away and resulting mold farm. (HC)  
<http://www.insure.com/home/certrestorer.html>
- 11-27-99 Detroit News - Make Sure Water Leaks Don't Ruin Your Home While You Vacation. Water damage can yield mold and problems. One house, insurance company wanted only to wash and paint, found stachybotrys. Water in walls must be drained and dried, water soaked drywall should be removed.
- 11-29-99 BBJ Environmental Solutions, Inc - "Mold North vs. South" - Discussion on conditions, climate, etc, for mold growth. (HC)  
[http://www.bbjenviro.com/news\\_articles\\_112999.asp](http://www.bbjenviro.com/news_articles_112999.asp)
- 12-00-99 Claims magazine - "New Methods to Fight 'Mechanics of Moisture'" Water Loss Institute, FEMA, etc have concluded that water not addressed for more than 72 hours can cause mold, etc. (HC)
- 12-00-99 CDC - "Report of Members of the CDC Expert Panel on Acute Pulmonary Hemorrhage in Infants: A Synthesis." Panel concurred on significant points regarding the quality of the scientific evidence and the validity of the conclusions linking Stachybotrys to acute infant pulmonary hemorrhage/ hemosiderosis (AIPH). Linkage not warranted by the scientific evidence produced by the investigations, Science was flawed. Protocols and procedures not standard, conditions between illness and testing changed, no proof of actual exposure of infant to fungi. However - most panelists believe hypothesis had some plausibility and merited further investigation, CDC should continue investigations, set standards and remain involved. (HC)  
<http://www.cdc.gov/od/ads/ref30.pdf>
- 12-00-99 CDC: "Aspergillosis." (HC)
- 12-01-99 NY OSHA - "Comparison of Successful and Unsuccessful Stachybotrys Chartarum Remediation Projects," by Richard Scott and Chin Yang. Study on

remediation projects. Fungal contamination is serious. Use methods similar to asbestos abatement. (HC)

<http://www.toxicmold.org/documents/0322.html>

- 12-03-99 USA Weekend - "The Mold In Your Home May Be Deadly." Deadly mold in Texas home, leaks in 1998 and illness by March 1999. \$100 million lawsuit against Farmers.  
[http://www.breatheasier.com/news\\_stachy.asp](http://www.breatheasier.com/news_stachy.asp)
- 12-03-99 BBJ Environmental - "Mold: A Health Alert." A 1999 Mayo Clinic study pegged nearly all chronic sinus infections afflicting 37 million Americans to molds. A 1994 Harvard University School of Public Health study of 10,000 homes in US and Canada found half had "conditions of water damage and mold associated with a 50 to 100 % increase in respiratory symptoms." (HC)  
[http://www.bbjenviro.com/news\\_indoor\\_air\\_120399.asp](http://www.bbjenviro.com/news_indoor_air_120399.asp)
- 12-20-99 Sacramento Bee - Slow School Repairs. Building flooded by vandals, professional cleaners to prevent mold.
- 2000 Fickett v. Davis Management Corp. No. SC 059598 (Los Angeles, Cal. County Super.Ct. filed 2000) - A California apartment complex owner and its individual employees were sued for negligently allowing mold to grow within the units, allegedly causing residents to suffer severe personal injury and death. Residents are claiming medical, moving, investigation, funeral and burial, and legal expenses.
- 00-00-00 WA, Dept of Health - "Is Indoor Mold Contamination a Threat to Health?" by Harriet M. Ammann, PhD - Fungus ubiquitous. Health effects: allergy, infection, irritation and toxic. Discusses each effect. History. Types of mold. Public health practice indicates removal from exposure, clean up and remediation. Unwise to wait for lab results.  
<http://www.doh.wa.gov/ehp/oehas/mold.html>
- 01-00-00 IE Connections - "Jumping on the Remediation Learning Curve," by Jim Holland. Need to learn about and use proper techniques and personnel to avoid liability problems, etc.  
[http://www.ieconnections.com/archive/jan\\_00/1\\_2000feature.htm](http://www.ieconnections.com/archive/jan_00/1_2000feature.htm)
- 01-01-00 IINC & WIIS - "Frozen, Broken Water Pipes Can Be Home Owner Nightmare." Frozen and broken water pipes rank No. 2 in number of homes damaged and claim costs in US. Can cause mold. Sometimes homes have to be gutted because of mold and mildew.  
[http://www.iinc.org/cons\\_issues/home/frozen.html](http://www.iinc.org/cons_issues/home/frozen.html)  
<http://www.wiss.org/pipes.htm>

- 02-01-00 Douglas R. Haney, “*Toxic Mold - Toxic Enemy*” - Book describing mold, clean up costs, medical problems. (HC)
- 02-03-00 PRNewswire - Grand Jury issues report on ‘Endangerment to a Child’ charges against Farmers Insurance. Texas
- 02-07-00 60 Minutes: Sick Building Syndrome (CBS television)
- 02-16-00 Occupational & Environmental Medicine (OEM) Forum - “Stachybotrys a. prevalence in health care settings,” by Eckardt Johannig. Stachybotrys usually found with other molds, toxigenic. May be little data re Stachybotrys actual effect, but cocktail effect must be considered.  
<http://mailman.mc.duke.edu/pipermail/occ-env-med-l/2000-February/012331.html>
- 02-20-00 Environmental News Network - “Household mold hide-and-go-seek” Mold grows in damp places, causes medical problems. (HC)  
[http://www.enn.com/enn-news-archive/2000/02/02202000/mold\\_10099.asp](http://www.enn.com/enn-news-archive/2000/02/02202000/mold_10099.asp)
- 02-29-00 MedScape General Medicine - Stachybotrys chartarum: Current Knowledge of Its Role in Disease. Health risks from exposure are poorly defined but it is becoming clear that other potentially toxigenic fungi are more common than previously acknowledged.  
<http://www.calcs-plus.com/stachybotrys.htm>
- 03-00-00 Krant v. County of Tulare, No. 00-1090367 (Tulare County Superior Ct.). A California judge filed a personal injury lawsuit against Tulare County for various physical ailments including hair loss, dizziness, episodic vertigo, acute abdominal pain, respiratory distress, tinitis, facial swelling, and severe rashes, allegedly caused by exposure to microbiological contamination within the courtroom where she presided. The suit seeks unspecified compensatory and punitive damages, including medical monitoring.
- 03-02-00 CBS News, 48 Hours - “An Insidious Mold, A Dream House Loses Charm, Can Cause Brain Damage?” Report on the Ballards in Austin Texas.
- 03-09-00 Center for Disease Control (CDC) - Bulletin - “Questions and Answers on Stachybotrys chartarum and other molds.” It is not necessary to determine what type of mold you have. All molds should be treated the same. Problems - allergies, immune suppression or underlying lung disease. If you have extensive mold, contact a professional. Once mold starts to grow in insulation or wallboard - remove it. Moldy items should be discarded. If find mold, prudent practice is to remove it. (HC)

<http://www.cdc.gov/nceh/airpollution/mold/stachy.htm>

- 03-09-00 EPA, Indoor Environment Management Branch - Children's Health Initiative: Toxic Mold. Stachybotrys has been studied for the past 20 years. Remediation must be performed with care. Since 1991, EPA has conducted research into conditions that permit building material colonization by fungi.  
<http://www.epa.gov/appcdwww/crb/iemb/child.htm>
- 03-10-00 MMWR - "Update: Pulmonary Hemorrhage/Hemosiderosis Among Infants - Cleveland, Ohio, 1993-1996." A review by CDC and outside experts identified shortcomings in the implementation and reporting of original report. Conclusion is that a possible association between acute infant pulmonary hemorrhage/hemosiderosis (AIPH) in infants and exposure to molds, specifically Stachybotrys chartarum was not proven. Questioned sampling techniques, shortcomings in the collection, analysis and reporting. Overall, the reviewers concluded that on the basis of these limitations the evidence from these studies was not of sufficient quality to support an association between S. chartarum and AIPH." (HC)  
<http://www.cdc.gov/mmwr/preview/mmwrhtml/mm4909a3.htm>
- 3-14/18-00 ASCR 2000 Convention & Exposition, Nashville, TN.  
[See Ed Cross, The Mold Attorney (e-mail dated 5-10-00) - "A few insurance VP's recently spoke in Nashville and said they are 'very concerned' about mold."]
- 03-15-00 OEM Forum - Stachybotrys revisited, by Eckardt Johannung. Surprised at CDC report. Questions who they talked to. He and colleagues not consulted. Questions reliance on sources that have not researched fungi. Disappointed. Need open debate and disclosure of CDC advisers. Referenced an insider report from Jim White, a former Canadian Health Official who speculates on pressures on CDC/government officials.
- 03-24-00 The Plain Dealer = Letter re: Committed to halting bleeding-lung disease. Letter by Case Western Reserve University re CDC report questioning linkage of mold to infant deaths in Cleveland. Research ongoing, urges protect children from mold.
- 03-26-00 PLRB Claims Conference - Seminar - "There's a Fungus Among Us! Microbial Contamination and other Issues Related to Sick Building Syndrome" (National conference held annually for adjusters, etc.)
- 03-30-00 Detroit News - Health Problems Linked to Mold. Ed Ajlouny, house flooded in Jan 1999, medical problems, moved out, mold problems. Allstate stalled and delayed. Lawsuit. Allstate offered \$34,229. Contractor building estimates of \$200,000. Personal property estimates of \$147,000.

- 03-30-00 Detroit News - Neighbor Rues Foot-dragging. Mold in home, problems, default on loan, govt. took over house and tested and found stachybotrys.
- Spring-2000 DRI - "Defense Perspectives on the Use of Neuropsychological Experts in Toxic Tort Cases" By David Ferro  
<http://www.milesstockbridge.com/articles/DefensePerspectives.htm>
- 04-00-00 Invironment Newsletter -  
 "Grand Jury Issues Report on Child Endangerment From Stachybotrys" - possible evidence that Farmers Insurance may have knowingly or intentionally exposed 3 year old boy to Stachybotrys. (HC)  
 "IAQ Goes Prime Time" - An early March 2000 segment on CBS's 48 Hours raised the ante on mold contamination, (1) focus on case in Texas and (2) findings of Dr. Dearborn re Cleveland deaths in 1993-96 and (3) studies by Dr. Johanning of over 600 patients exposed to toxic mold. If you find black mold, call the health department. (HC)
- 04-00-00 RIMS - Rough Notes Magazine - "Sick Building Syndrome Should You Be Worried?" by Phil Zinkewicz. - RIMS special panel to discuss this lurking problem <http://www.roughnotes.com/rnmag/april00/04p88.htm>
- 04-00-00 Property Claims Forum, Sacramento. Mildew - mildew develops following water damage. (HC)
- 04-00-00 NYC Dept of Health - "Guidelines on Assessment and Remediation of Fungi in Indoor Environments." A revision and update of the 1993 Guidelines. Expands original guidelines to include ALL fungi (mold.) Not possible to determine safe levels of exposure. Need equipment to check behind walls, etc. Visible fungal contamination should proceed without further evaluation. Porous contaminated material such as wallboard should be removed and discarded.  
<http://www.ci.nyc.ny.us/html/doh/html/epi/moldrpt1.html>
- 04-05-00 CDC - Disease Information - Aspergillosis - invasive pulmonary infection.
- 04-12-00 OEM Forum - Comments regarding the CDC/WMMR Stachybotrys position/advisory, by Eckardt Johanning. Cautions against underestimating allergenic and toxigenic fungal exposures. Cites comments from European researcher/colleague - shocked by ignorance shown by CDC, building related mycotoxin exposure is great, studies in Finland.
- 05/06-00 American Indoor Air Quality Council newsletter - "Assessment and Remediation Guidelines of Fungi in Indoor Environments" - discussion of revised NYC guidelines on mold. (HC)



- 05-09-00 David J. Elsberry of BBJ Environmental (e-mail) - "According to the insurance industry, toxic mold from water damage does not happen, they refuse to acknowledge it, as a matter of fact they laughed out loud."
- 05-09-00 Chin S. Yang, Ph.D., P&K Microbiology (e-mail) - "I have seen too many cases that either insurance companies or their adjusters reacted too slowly to water damage and mold problems."
- 05-10-00 Ed Cross, "The Mold Attorney" (e-mail) - "Sadly, most adjusters are not very well informed. In fact, rumor has it that some of the very top (sp) insurance executives believe mold is not a problem. However, there are small pockets of adjusters here and there who are attending conferences and starting to appreciate the general issue. A few insurance VP's recently spoke in Nashville and said they are 'very concerned' about mold."
- 05-16-00 Penn Air Group - "2<sup>nd</sup> Annual sick Building Syndrome Conference", held in LA. Discussions on IAQ and microbial contamination litigation.
- 05-17-00 River Valley Times - Former RM Residents Sue Local Entities Over Mold Illness. Suit against Rancho Murieta Association, Murieta Townhouse Inc, Operating Engineers, former homeowner and the realtor. Improper water drainage, mold, illness.
- 05-22-00 Sid Lunday, Dri-Eaz Products, Inc (e-mail) - (re: mold and the insurance industry) "My experience with adjusters is the same. They tend to plead ignorance."
- 05-22-00 Martin L. King, Technical Advisor to the National Institute of Disaster Restoration (e-mail) - On the origins of mold remediation - "Problems associated with mildew were being discussed in the 70's. Real public and industry awareness started with the original Legionaire's Disease deaths in Philadelphia around 1985 (date?). It has been the subject of articles and seminars ever since." [Note: July 1976 is the correct date]
- 05-23-00 Paul Daniele, The Puritan Companies, (e-mail) - "...questions about Insurance Adjusters and their awareness of mold as being a significant problem. From my experience as a Restorative Drying specialist, I have found they have very little knowledge of mold and its health implications. ... Mold is an invisible enemy. By not allowing proper drying the adjuster may think they are doing the customer and the insurance company right. When in reality, they could be doing a greater disservice with regards to health issues and possible a legal issues."
- 05-26-00 Indoor Air Quality Symposium with emphasis on biological contamination, St. Louis, MO, sponsored by Steamatic Environmental Services. Targeted for insurance adjusters, etc. Accredited by various Dept of Insurance.

- 05-31-00 Jed M. Waldman, Ph.D., Chief, Indoor Air Quality, CA Dept of Health Services (e-mail) (re: mold in homes, etc.) - "...the ACGIH. Their Bioaerosol Committee ... produced a series of 'guidelines,' starting in 1989."
- 06-00-00 International Risk Management Institute - "There's a Fungus Among Us," by Jeff Slivka, ECS Underwriting, Inc. In the 1990s, microbiological contamination began its climb as one of the biggest environmental problems facing building owners, contractors and architects and engineers.  
<http://www.irmi.com/expert/articles/slivka002.asp>
- 06-00-00 Environment newsletter - Aspergillosis - infection affecting primarily the lungs. Fungus ball can grow in lungs. (HC)
- 06-00-00 Environment newsletter - "The Strange Case of Stachybotrys," by Ed Light, CIH. In 1994 Stachybotrys became hot topic. Mold should not be ignored, but mold growth should not be treated as hazardous. Determine on case by case basis. (HC)
- 06-00-00 For the Defense (Defense Research Institute) - "Sick Buildings: Is the Rising Tide About to Turn?" By John Parker Sweeney and Sky Woodward  
<http://www.milesstockbridge.com/articles/sickbuildings.htm>
- 06-05-00 Business Week - by Michelle Conlin, "Is Your Office Killing You? Sick Buildings are Seething With Molds, Monoxide -and Worse." Business Week, at page 114.
- 07-00-00 Undated report, but subsequent to CDC report of 3-10-00 - Pulmonary Hemorrhage and Hemosiderosis in Infants - by Dr. Dorr G. Dearborn, etc, from Rainbow Babies and Children's Hospital and Case Western Reserve University. A response to the CDC report of March 10, 2000 which questioned scientific proof linking Stachybotrys to Cleveland infant deaths in 1993/94. Includes Investigator Team's Response to MMWR Report. Says CDC misunderstood the data, did not visit sites, ignored responses by original team, and did not include any of original team in review.
- 07/08-00 American Indoor Air Quality Council, newsletter - "Stachybotrys Settlement Reached" - Settlement of \$978,000 in a case in Arizona, reverse osmosis system leak and mold problems. Attorney Ed Cross. Allstate Insurance Co., et al.
- 07/08-00 American Indoor Air Quality Council, newsletter - "Water Damage Claims & Mold" by Everette Lee Herndon, Jr. - Water damage must be cleaned and drying started promptly or mold may result. (HC)  
<http://www.leeherndon.com/Articles/MoldIAQ.htm>

- 07-09-00 Sacramento Bee - Mold to blame for work illness? Laws, medical tests provide little help. Mold in the workplace.
- 07-11-00 Rocky Mountain News - Home, sick home. Indoor air pollution includes molds like Stachybotrys.
- 07-13-00 E-mail from Charles Cassani with Steamatic - Farmer's Insurance may now be covering construction defect mold cases and then subrogating back against builder.
- 07-21-00 Phone conversation with Mike Bruneau, The Lund Group, on Ballard case. He says State Farm recently had mold/illness at their HQ office, remediation, etc, but apparently not extending info to field claims under policies.
- 08-00-00 Claims magazine - "Mold & Mildew: A Creeping Catastrophe" by Everette Lee Herndon, Jr. and Chin S. Yang, PhD. Adjusters must respond quickly to water damage claims, get water extraction started and check for mold.  
<http://www.claimsmag.com/Issues/aug00/mold.asp>  
<http://www.leeherndon.com/Articles/MoldMild.htm>
- 08-05-00 Telephone discussion with Melinda Ballard - She has database of over 7,000 mold claims in past 1 ½ years. Anticipates her case going to trial in Feb/Apr 2001.
- 08-10-00 EPA - "Molds" - Mold Links and General Information Page - Information Sheet on Molds. Synopsis of mold, flooding, health, homes, etc. (HC)  
<Http://www.epa.gov/iaq/pubs/moldresources.html>
- 08-20-00 USA Weekend - Mold in Schools: a health alert. Report on various schools and problems.
- Summer 00 Aerotech Monitor - Stachybotrys chartarum Detection Technology - Genetically based system to quickly test for Stachybotrys. Also chart summary of NYC Guidelines.
- 09-04-00 Time magazine - "Mold Busters" - Mold in homes, medical problems, lawsuits, etc.  
[http://www.time.com/time/archive/preview/from\\_redirect/0,10987,1101000904-53436,00.html](http://www.time.com/time/archive/preview/from_redirect/0,10987,1101000904-53436,00.html)
- 09-15-00 Claims Conference of Northern California - Seminar - Mold: Coverage & Analysis.
- 09-28-00 CBS News - cbsnews.com - An Insidious Mold. Discussion of the Ballard case.  
<http://www.cbsnews.com/stories/2000/03/02/48hours/main167069.shtml>

- Fall 2000 Aerotech Monitor by Aerotech Labs. "Mycotoxin Analyses Now Available" - Analysis for trichothecenes now available.
- 09-29-00 Anderson v. Allstate Ins. Co. No. CIV-S-00-907-PAN (E.D. Cal. verdict Sept. 29, 2000). Northern California jury awarded a 96-year-old man \$500,000 in economic and emotional distress damages and \$18 million in punitive damages after he sued Allstate, his insurance carrier, for refusing to pay for mold remediation and related repairs in his home.  
(Punitive damages of \$18 million reduced by trial judge to \$2.5 million. Appellate court dismissed all punitive damages. Final award of \$500,000 for general and special damages.)
- 10-00-00 IEQ Strategies by Cutter Info. Corp - "When to Search for Hidden Mold in Office Buildings" - With water intrusion and occupant complaints of medical problems similar to microbial or mold problems, you need to look for hidden mold/microbial sources and remediate
- 10-00-00 General Cologne Re: Hazardous Times - "Toxic Mold" (HC)
- 10-00-00 HR magazine - Sick Buildings Discusses sick buildings and need for action.
- 10-02-00 Lawyers Weekly USA - "Toxic Mold...the Next Asbestos" by Sylvia Hsieh. Mold claims are on the rise. Mold being closely monitored by insurers' radar screens. Examples of lawsuits around the country. (HC)  
[http://www.breatheasier.com/news\\_toxic\\_mold.asp](http://www.breatheasier.com/news_toxic_mold.asp)
- 10-03-00 KXTV Channel 10, Sacramento - "Elderly Man Fights Insurance Company and Wins" - reporting on Anderson vs. Allstate court case.
- 10-04-00 Illinois Department of Public Health - "Stachybotrys Chartarum (atra) – What You Need to Know!" Any mold can cause a health effect under the right conditions. While some reports exaggerate the severity of possible health effects, it is important to handle all molds with caution.  
Testing for molds is very difficult and expensive, and it cannot determine whether health effects will occur. Due to these uncertainties, the Illinois Department of Public Health does not recommend testing for molds in most cases. If you can see or smell mold, testing is not necessary; it needs to be cleaned up.  
<http://www.idph.state.il.us/envhealth/factsheets/stachybotrys.htm>
- 10-05-00 Sacramento Bee - "Allstate suit nets man \$18.5 million" - Thomas Anderson awarded @ \$18.5 million in federal court case. Punitive damages = \$18 million.
- 10-06-00 UPI - "Toxic mold a growing legal issue" - Health problems in homes and workplaces. Water intrusion, mold, lawsuits. Examples of some lawsuits.

[http://www.enn.com/news/wire-stories/2000/10/10062000/upi\\_mold\\_32232.asp](http://www.enn.com/news/wire-stories/2000/10/10062000/upi_mold_32232.asp)

- 10-12-00 FOX News - "Lawsuits Multiply Over the Fungus Among Us" by Adrienne Mand. Toxic mold lawsuits are spreading fast. Mold problems well known in Europe for decades, Canada is 10-15 years ahead of us.  
<http://www.rense.com/general4/fungus.htm>
- 10-28-00 Sacramento Bee - "Mold chasing 270 from apartments" - Deer Creek Apartments, mold, tenants forced to move.
- 10-30-00 ToxLaw.com - "The Killer Within Us: Indoor Molds & Their Toxic Effects" by Nachman Brautbar, M.D. If suspect mold as cause for symptomatology, see a specialist. Specialist should review possible causes, temporal relationship and biological plausability that mold can cause these problems.  
<http://hometown.aol.com/brautbar/mold.html>
- 11-00-00 Claims magazine - "Allstate Suit Nets Man \$18.5 million" - Thomas Anderson, Federal Court, Sacramento, \$18 million punitive damage award. (HC)
- 11-00-00 Apartment Times - "Mold Could Cost You Millions If You're Not Careful" By Sky Woodward .  
<http://www.milesstockbridge.com/articles/moldcostmillions.htm>
- 11-00-00 Cleaning & Restoration magazine - "Protect Yourself From Mold Liability" by Everette Lee Herndon, Jr. Cleaning and restoration personnel should approach water damage claims cautiously, look for mold and protect all parties if mold found. (HC)  
<http://www.leeherndon.com/Articles/MoldProt.htm>
- 11-00-00 Insurance Journal - "MOLD in Buildings: Creates New Frontier in Construction Defect Litigation, Definition of Pollution" by Catheringe Tapia and Constance Parten. Mold at center of construction defect litigation. Examples: Visalia courthouse and Ballard case in Texas. (HC)  
<http://www.insurancejournal.com/html/ijweb/publications/IJTexas/t112000/moldinbldg.htm>
- 11-10-00 Sacramento Bee - "Mold plagues tenants, landlords" - Deer Creek Apartments, mold, lawsuits.
- 11-15-00 Property Claims Forum, Sacramento - Luncheon program on Mold. Handouts - "Mold Prevention and Control" and "Mold: The Basics" both by Jim Holland.
- 11-20-00 Insurance Journal - "MOLD in Buildings: Creates New Frontier in Construction Defect Litigation, Definition of Pollution" By Catherine Tapia and Constance

Parten. At the center of what could become one of the fastest growing areas of both construction defect litigation and toxic tort litigation is an extremely common organism found in virtually every home and building. Mold.  
<http://www.insurancejrn.com/html/ijweb/publications/IJTexas/t112000/moldinbl dg.htm>

- 11-24-00 Mealey's - "Microbial Contamination Litigation" "The Mold Monster" By Alexander Robertson, IV.  
<http://www.rvlaw.com/ttcover.htm>
- 11-28-00 American RE (AMRE) - "Toxic Mold" by Marianne Sparks, Assistant Vice President, Claim Department. Microbiological fungi, mold and a variety of indoor air pollutants are commonly found in buildings with water intrusion problems. . . . Because of the frequency of hidden mold growth in buildings with a history of chronic water intrusion, claims relating to mold/microbiological contamination have risen dramatically in recent years in residential construction litigation.  
[http://www.amre.com/content/iw/sparks\\_toxic.htm](http://www.amre.com/content/iw/sparks_toxic.htm)
- 12-00-00 Aerotech LABORATORIES, Inc - Technical Bulletin 1.1 - "MYCOTOXINS" - discusses sampling, some mycotoxins and their health effects, etc.
- 12-00-00 ENN - "Toxic Mold A Growing Legal Issue" - Mold claims are on the rise. Like asbestos 30 years ago.  
[http://www.enn.com/news/wire-stories/2000/10/10062000/upi\\_mold\\_32232.asp](http://www.enn.com/news/wire-stories/2000/10/10062000/upi_mold_32232.asp)
- 12-00-00 CA Department of Health - "Misinterpretation of Stachybotrys Serology" - Symptoms associated with mold exposure are non-specific and vary greatly with individual susceptibility. There are currently no validated biomarkers of exposure to specific indoor fungi or their toxins. Stachybotrys chartarum serology tests have no clinical application at this time. (HC)  
<http://www.dhs.ca.gov/ps/deodc/ehib/EHIB2/topics/Serologyf2.htm>
- 12-04-00 Newsweek - by Anne Underwood, "Your Home A Hidden Health Hazard: Sneezing and Sniffing? Maybe the Problem Isn't a Cold But Mold. It's More Dangerous Than You Think." Newsweek, Dec. 4, 2000, at page 74.
- 12-08-00 "Toxic Mold Sickens Apartment Residents; Lawsuit Filed", in Business Wire. Two former apartment residents filed suit in Washington against the owner of the large complex where they had lived, claiming that deadly mold growing in their apartments made them seriously and chronically ill.
- 01-00-01 Claims magazine - "Giving the Devil's Advocate His Due" by Jeff Bishop - discussion of insurance industry, water damage, drying efforts and mold

problems.

<http://www.claimsmag.com/Issues/Jan01/for.asp>

- 01-00-01 “The 'Mold Monster': Myth or Menace?” By John Parker Sweeney and Sheri A. Mullikin. January 2001 issue of Mealey's Litigation Report.  
<http://www.milesstockbridge.com/articles/Mold%20Monster.html>
- 01-09-01 KCRA TV, Sacramento. “Mold Forces Families Out of Homes” - Dozens of families in Dinon in Kaufman & Broad’s homes have water seepage and mold claims and medical problems.
- 01-14-01 Reno Gazette-Journal - “Toxic mold: Reports double since 1988” by Frank X. Mullen, Jr. - UNLV center, Ms. Stetzenbach says, investigated 72 mold cases in 1998, 92 in 1999, and 156 in 2000. Water saturated materials should be removed and replaced.  
<http://www.rgj.com/news2/stories/news/979531976.php>
- 01-14-01 Reno Gazette-Journal - “Toxic mold: Lawyer compiles growing case file” by Frank X. Mullen, Jr. - Attorney Bob Maddox representing many clients with construction liability - mold cases.
- 01-14-01 Reno Gazette-Journal - “Wiped out by a microbe” by Frank X. Mullen, Jr. - Describes case of Lyons family in Sparks. Chronic mold and medical problems.
- 01-17-01 Property Claims Forum, Sacramento - Luncheon lecture on mold and remediation. Presented by Jim Holland and Chuck Thomas.
- 02-00-01 NYC Dept of Health - “Facts About Mold” (HC)
- 02-00-01 CA Dept of health: “Molds in Indoor Workplaces.” (HC)
- 02-24-01 Insurance Journal - “MOLD in Buildings: Creates New Frontier in Construction Defect Litigation, Definition of Pollution” By Catheringe Tapia and Constance Parten
- 02-24-01 Insurance Journal - “Mold Claims Create a New Frontier in Constuction Defect Litigation”, By Catherine Tapia (HC)  
<http://www.insurancejrnl.com/html/ijweb/publications/IJWest/w100200/moldclai ms.htm>
- 03-00-01 California Research Bureau - California State Library: “Molds, Toxic Molds, and Indoor Air Quality” by Pamela J. Davis. Prepared at request of Assemblymember Alan Lowenthal. (HC)  
<http://www.cawcadvisor.com> Click on “Resources” and click on

“Legislative Mold Study”

- 03-00-01 Mealey’s Litigation Report - “Are Mold Claims Excluded From Your CGL Policy?” By Joseph W. Hovermill.  
<http://www.milesstockbridge.com/articles/moldclaims.html>
- 03-12-01 PLRB Claims Conference 2001 - “There’s a Fungus Among Us - Microbial Contamination “
- 03-13-01 PLRB Claims Conference 2001 - “Mold - Separating Fact From Fiction”
- 03-14-01 PLRB Claims Conference 2001 - “Fungus, Mold and Mildew”
- 03-19-01 propertyandcasualty.com - Quinley on Risk: 'Curing the risk of sick building syndrome' By Kevin M. Quinley  
<http://www.propertyandcasualty.com/content/news/article.asp?DocID={AC99154C-1BB8-11D5-A770-00D0B7694F32}&VNETCOOKIE=NO>
- 03-20-01 Insurer.com - “Water, fire, smoke, or mold damage?” You need a certified restorer! By insure.com. If your house suffers damage from a flood or fire, or even a burst pipe that ruins a finished basement, you'll want to call someone who has specific training in how to properly clean up a house, possessions, and furnishings. Such a person is known as a certified restorer.  
<http://www.insure.com/home/certrestorer.html>
- 04-00-01 General Cologne Re: Hazardous Times - “The Science of Mold” (HC)
- 04-02-01 EPA - “Mold Remediation in Schools and Commercial Buildings” Moisture control is the key to mold control. (HC)  
<http://www.iaqa.org/epa/>
- Apr-May-01 GP Solo Magazine, ABA - “MOLD: An emerging construction defect.” By Alexander Robertson, IV  
<http://rvclaw.com/emergel.asp>
- 05-00-01 California Lawyer - "Think Mold; Its the next new thing in toxic tort litigation." By Alexander Robertson, IV.  
<http://www.rvclaw.com/caesqthinkmold.htm>
- 05-00-01 American Industrial Hygiene Association - Report of Microbial Growth Task Force. This report addresses 11 common questions about remediating microbial growth (including molds) and worker protection during clean-up.
- 05-00-01 Jury verdict - Ballard v. Farmers Insurance Group - \$32.1 million, even after the



evidence of bodily injury was excluded from the trial for technical reasons. The damages were: Actual Property - \$6.2 million, Mental Anguish - \$5 million, Punitive Damages - \$12 million and Legal Fees - \$8.9 million.

- 06-00-01 RIMS - Rough Notes Magazine - "The Growing Concern over Mold, Mildew and Other Fungi" by Donald S. Malecki. - Panel discusses mold-related legal strategies, risk management and insurance concerns. (HC)  
<http://www.roughnotes.com/rnmag/june01/06p104.htm>
- 06-00-01 California Insurance Reporter: "Epidemic of Mold Litigation Plagues Insurance Industry" by Charles S. Limandri. (HC)  
<http://limandri.com/CM/PublishedArticles/PublishedArticles13.htm>
- 06-26-01 Mealey's Mold Litigation Conference - "Are Mold Claims Covered Under A Homeowner's Policy?" By Everette Lee Herndon, Jr.  
<http://www.leeherndon.com/Articles/MoldHO.htm>
- 07-00-01 Independent Insurance Agents of America (IIAA) - "The Insurance Implications of Toxic Mold Claims" Discussion of insurance coverage of mold. (HC)  
<http://vu.iaa.net/Docs/PDF/ToxicMoldWhitePaper.pdf>
- 07-00-01 General cologne Re: Insurance Issues - "After the deluge, Will Mold and Bad Faith Claims Proliferate?" (HC)
- 07-31-01 "An Overview of Toxic Mold Litigation" by Mark Smith. (HC)
- 08-00-01 Mealey's - Toxic Mold Litigation: "The Asbestos of the New Millenium" By Alexander Robertson, IV, ESQ.  
<http://rvclaw.com/toxmoll.asp>
- Oct 2001 Mealey's Litigation Report - Mold: "Do Adjusters Have a Duty to Warn of the Risks of Mold Contamination?" By Everette Lee Herndon, Jr. (HC)  
<http://leeherndon.com/Articles/Duty2Warn.htm>
- Fall 2001 The Federation of Insurance and Corporate Counsel - "Toxic Mold: Do Insurers Have A Duty to Warn Policyholders or Others of The Potential Health Risks?" By Jacqueline M. Jauregui (HC)  
<http://www.thefederation.org/public/Quarterly/Fall01/jauregui.htm>  
[http://www.sdma.com/sedgwick.updates/articles/insurance-bad-faith/?upd\\_art\\_toxic.mold.html](http://www.sdma.com/sedgwick.updates/articles/insurance-bad-faith/?upd_art_toxic.mold.html)
- 11-00-01 Best's Review - "Mold: A Growing Problem", by Lynna Goch. Toxic mold is eating away at homes and homeowners insurers' profits. To separate the truth from the fiction in mold claims, insurers must educate themselves about the

- toxicology and medical aspects of the issue. (HC)
- 11-00-01 “Toxic Mold: A Growing Risk?” by Guy Carpenter. (HC)  
<http://www.guycarp.com/portal/extranet/pdf/mold.pdf?vid=1>
- 11-00-01 Best’s Review - “Searching for Guidance” by Joann Selleck. The development of standards will assist risk managers, underwriters, brokers, claim adjusters and attorneys in addressing mold problems that they encounter.
- 11-00-01 American Phytopathological Society - “Stachybotrys chartarum: The Toxic Indoor Mold” by Berlin D. Nelson  
<http://www.apsnet.org/online/feature/stachybotrys/>
- 11-01-01 Insurancenewsnet - Risk Management - “Beyond sick building syndrome: Mold litigation enters the main stream” by Ann Deering, Risk Management, New York  
 Although it affects a broad range of concerns for risk managers, from damage claims to workers' compensation, this frenzy has created an instant insurance industry crisis.
- 11-06-01 Insurancenewsnet - PR Newswire - “Toxic Mold/Mould Stachybotrys Chartarum: The Next Asbestos?” Stachybotrys Chartarum Toxic Mold. It's not exactly a household word. But it's a household problem in United States that is giving homeowners insurers fits.
- 2001/2002? American Association of Insurance Services (AAIS): “Mold: Where is the exposure?” In light of all the attention put on mold, insurers are scrambling to understand what their potential exposure might be. (HC)  
<http://aaais.org/communications/mold.htm>
- 2002 Aerotech laboratories: “IAQ Sampling Guide”
- Winter 2002 American Education Institute, Inc. - Claims Law Update: “Mold.” (HC)
- 02-27-02 On February 27, the Central Indiana Chapter of CPCU and The Rough Notes Co. sponsored a seminar titled "The Fungus Among Us," at the chapter's annual All--Industry Day. The seminar featured a panel of experts on mold-related issues, including Dr. Michael Berry, research professor, University of North Carolina, Chapel Hill; Joseph Harrington, communications manager, American Association of Insurance Services (AAIS), Bensenville, Illinois; Kurt Golden, president, Bolden's Cleaning and Restoration, Noblesville, Indiana; Andrew Rieder, assistant vice president with Allstate, Northbrook, Illinois; and Robert Hinton, loss claim specialist, Indiana Insurance, Indianapolis. (HC)
- 03-00-02 International Risk Management Institute, Inc. (IRMI) - “Policy Modifications and

Endorsements Relating to Liability Insurance Coverage for Mold” by Patrick J. Wielinski. (HC)

<http://irmi.com/expert/articles/wielinski008.asp>

Dec 2002 “Mold's Growing Impact on the Construction Industry” by John W. Dreste, Esq. and Martha L. Perkins, Esq. - Ernstrom & Dreste, LLP. Mold may be the single greatest risk management challenge facing the construction industry today. Claims of "toxic" mold have been swept up by the mass media to help fuel what can best be described as national hysteria.  
<http://www.ernstromdreste.com/pdf/envi/Mold's%20Growing%20Impact%2010-02.PDF>

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