

HELP!!! I Have A Mold Problem. Protecting Yourself

By: Steven A. Lipson, CIH, CSP

Florida's mold law was set to take effect in October, but was vetoed by Governor Bush. The law was to require formal training and professional insurance for anyone performing mold remediation or consulting work in the State. As such, Florida has no written requirements regarding who can do mold-related work, leaving the industry openly available to charlatans, thieves and incompetents. As many of us sadly discovered following last year's hurricanes, there is no shortage of individuals willing to call themselves professionals in an effort to rob or mislead consumers.

There are currently more than a dozen organizations in the US providing nearly 60 different mold-related certifications with professional-sounding names and associated acronyms. Some require formal training, education and difficult exams; while others require simply a statement of experience (no proof necessary) and a fee. So when mold problems arise, who do you call? Who can you trust? Who is actually qualified?

When interviewing a potential mold consultant or contractor, the first question should be: "Do you have mold-specific liability insurance?" Such insurance is

available only to consultants and contractors who can prove to the insurer that they have adequate experience and training. Insurance companies, recognizing the large liability potential associated with this type of work, are only willing to insure qualified companies. Let the insurance companies do the leg work for you, and get a copy of the company certificate, naming you as additionally insured and noting mold-specific coverage.

With contractors, ask for references and check them. For consultants, ask for a professional resume (CV) and attorney references. The primary reason for hiring a consultant is to limit liability; therefore, a qualified and experienced one should have a few references in the legal arena. The most qualified consultants will seek to limit your costs, as well as your liability. There are ways to do that on nearly every project. Ask how they plan to try.

Mistakes happen, but by evaluating credentials and insurance, you can ensure an available path for recourse, and that you have hired someone with experience and knowledge in the field.

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