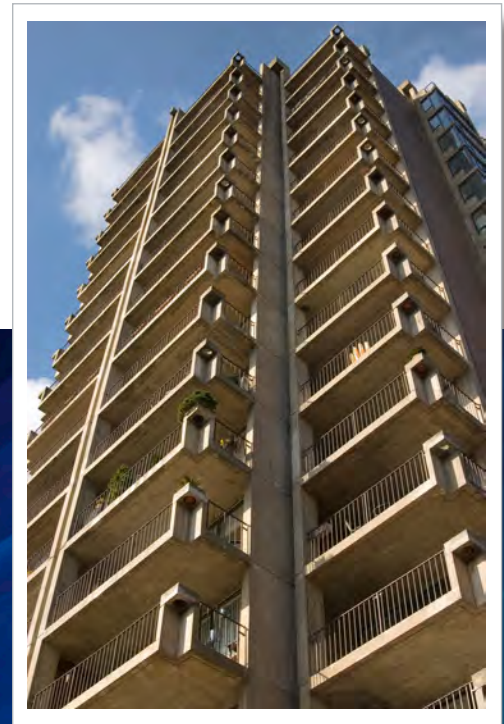


Upscale Apartment Plagued by Mold Problems

A beautiful, luxury apartment in a New York City high-rise, valued at approximately \$4 million, was damaged by water, but the more serious culprit was the resulting growth of mold.



DESCRIPTION

The apartment was damaged by water after several pipes burst in a neighboring unit directly above the apartment. Pipes burst in the toilet and the radiator, causing water damage throughout the lower unit. Before long, an even greater problem, the growth of mold, forced the unit owner out of their home. The owner moved into a comparable hotel space at the cost of up to \$70,000 a month.

ISSUES

The insurance carrier employed experts who stated there was no mold problem, so they refused to reimburse the owner for the additional living expenses incurred each month.

The insurance company also denied portions of the property claim because the insured did not fix the leaks, ignoring the factual context that the leaks occurred in someone else's unit.

The disagreements between the unit owner and the insurance carrier continued for a year while the additional living expenses mounted and the mold infestation worsened.

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SOLUTIONS APPLIED

Adjusters International first arranged for three experts to review the property and identify the sources of the leaks and the extent of the mold damage. Adjusters International's experts identified 12 sources for the leaks in the apartment and documented the mold infestation by sending samples of the wallboards to a lab for testing, which confirmed the widespread presence of mold.

Additionally, Adjusters International brought in an expert from the New York State Department of Health to verify that the mold was significant enough to warrant relocation by the occupants. Since mold

has been proven capable of producing toxic effects in humans and animals, the owner was justified in relocating to comparable temporary living quarters.

The owner's insurance policy did not specifically exclude or limit mold claims.

OUTCOME

With the evidence and support provided by Adjusters International, the insurance carrier paid the costs to remediate the mold, fix the water-damaged areas, and cover the insured's additional living expenses.

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