



***CAUTION: NEVER contact the insurance company until **AFTER** the lab results have been received.**

THE STEPS INVOLVED IN A MOLD INSPECTION

It can be difficult to determine what type of mold you have and exactly how dangerous it is until you have it tested.

- 1) Upon arrival we look for visible signs.
- 2) We take small samples of the physical mold using a tape lift or suave method to be submitted to the lab for testing.
- 3) We test the air by taking air samples – it is **ALWAYS** recommended that you test the air - what you see may be different than what is in the air.
- 4) We take an outside air sample to use as a control, essentially comparing it to the sample inside the home. This helps us gauge the type and amount of spores inside the home. If they are not similar, we will know that there is an issue.
- 5) We locate the source – if found, we will determine if remediation is necessary – the extent of remediation will depend on the lab results.

ONCE THE LAB RESULTS ARE RETURNED

- 1) If you have been feeling sick, take the lab reports to your doctor immediately.
- 2) Based on the lab reports, we will write a remediation protocol to have you submit to your homeowner's insurance company.
- 3) Mold remediation *may* be covered by your homeowner's insurance if the mold is a direct result of a covered loss, i.e.
 - a. a leak from a malfunctioning appliance
 - b. a broken pipe
 - c. a burst by a water heater
 - d. water damage caused by firefighters extinguishing a fire in your home
 - e. overflowing toilet
 - f. or other types of covered losses

***WHAT HAPPENS IF WHAT THE HOMEOWNER'S INSURANCE SETTLEMENT IS NOT ENOUGH TO COVER THE COSTS OF THE REMEDIATION AND REPAIRS?**

WE WILL FIGHT FOR YOU
ME MITT FIGHT FOR YOU

If your insurance company does not cooperate, we will work with our own public adjuster to help get assistance for you. They will determine the full extent of damages and be sure that you receive every dime to which you are entitled.

A public adjuster is a state-licensed professional who is expertly familiar with industry laws, regulations, and market trends for both the insurance industry and the construction industry.

They negotiate directly with your insurance company to recover the most money possible. On average, a public adjuster can recover up to 3x's what the insurance company will offer. It is virtually a **STRESS-FREE** experience on your part.

With **no out-of-pocket** or **up-front costs**, they prepare and settle your property damage claim on your behalf for a moderate fee of no more than 20% (regulated by the Florida Division of Insurance Agent and Agency Services) of the additional funds that they recover for your total loss.

Example: If the insurance company offered and you accepted you a settlement for \$10,000 for your total loss and then the public adjuster recovers an additional \$7000 for you, you would pay the public adjuster no more than 20% of the \$7000, totaling \$1400 ONLY after the insurance company sends the policyholder the claim settlement check for the additional amount.

DO NOT BE FOOLED BY "CHEAP" OR LIMITED TESTING
IT MAY NOT FIND THE PROBLEM

MOLD REMEDIATION EXPERIENCE & QUALIFICATIONS

We have a combined 75 years of construction experience and several decades of experience with mold remediation.

Our staff has been certified through the Department of Professional Regulation since 1990.

Professional Resources Used:

Environmental Matters Contracting & Consulting uses the [EMLab P&K](#). professional mold glossary of terms and fungal library – the industry standard resource.