

Mould, Mildew and Dampness and the Storage of Used Household Effects

Insurance and Legal Liability Considerations.

Introduction

The exclusion from Insurance Policies of damage resulting from mould, mildew or dampness, particularly in respect of the storage of household goods, is an area that creates concern in those affected principally as a result of a lack of knowledge as to the causes of such damage. I have been asked to comment on the situation given the expertise gained in arranging insurance cover on hundreds of removal depositories and in being involved in the handling of over 5,000 personal effects claims each year.

The Insurance Exclusions

Mould, mildew and damp are excluded from insurance policies covering effects stored within removal depositories along with atmospheric causes, gradual deterioration, moth or vermin and certain similar factors. It should be noted that the exclusion of damp does not relate to water damage resulting from storm, flood or burst pipes which are insured.

These particular risks are excluded as they are the type of damage that will inevitably occur in storage, particularly long term storage. Insurance is provided to cover fortuitous events. Insurance companies will not provide cover against damage which will inevitably occur or where damage occurs as a result of a lack of care or preparation shown by the owners of the effects.

When Does This Damage Occur?

Our examination of the occurrence of mould, mildew and dampness (MMD) within removal depositories has quite clearly demonstrated that there is no correlation with the age or nature of construction of storage buildings. MMD has been found to occur in perfectly dry storage units, some of which have only been a few years old when a problem is discovered. Modern storage units of portal steel frame construction with metal cladding and climate control linings appear to be affected by MMD just as much as buildings of older style construction.

The storage of household effects is conducted in wooden containers of 250 cubic foot or larger. This form of storage is favoured against the older form of "conventional" storage whereby effects were simply piled to a height of about 8ft. With containerisation each consignment is self contained resulting in greater peace of mind for the owners and also cost savings as a larger number of effects can be stored within the same floor space. However, there is a greater occurrence of MMD within containerised storage as opposed to conventional storage. It should be noted that overall the benefits of containerisation outweigh the increased MMD problem.

Why Does This Damage Occur?

Mould and mildew are organic and will develop where the appropriate spores or seeds are present in circumstances that allow the organisms to grow. The "seeds" are ubiquitous within most households and will grow on most surfaces, particularly porous ones, requiring minimal moisture levels and preferring locations with low airflow. Lack of preparation can increase the occurrence of mould and mildew which has often been accelerated by items such as food remnants (sweet wrappers, apple cores, crumbs and the like) being left in and on sofas and other furniture.

When effects are placed within removal containers for storage air flow is virtually eliminated. The "seeds" will be present on the effects which then only need minimal moisture levels for growth of the organisms to commence.

These minimal moisture levels can then occur as a result of the very fact that effects are removed from centrally heated houses to unheated removal depositories. This is a result of the variation in the relative humidity levels between the two locations. Relative Humidity is the amount of moisture that air can carry and is expressed as a percentage. Air at a given temperature can only hold so much moisture and if it is saturated the relative humidity is expressed as 100%. Generally, the warmer the air the more moisture it can hold so an unheated depository may have a relative humidity of 50% during the day rising to a higher percentage during a cold night. A modern centrally heated house at an average temperature of 21 degrees centigrade will have a relative humidity of 25% with locations next to radiators having even lower figures.

With the relative humidity being so low within a house all the household items made of organic materials such as wood, paper, textiles and leather within it are dried to a lower level than normal. This drying can cause damage to certain items, particularly antiques, so that the wood contracts and old glues dry leading to cracks developing and veneers becoming detached. (Many antiques were originally made when average relative humidity levels within homes were nearer to 50%) The opposite can happen when effects are placed into a removal depository. Moving from a location with a relative humidity of 25% (the home) to a location at 50% or more (the store) leads to items absorbing moisture from the atmosphere. This absorption can continue beyond an items "equilibrium moisture content" (the highest moisture level an item can hold) leading to moisture droplets forming on the surface.

As the relative humidity level within the warehouse will not change very much during the period of storage the dampness will remain on items until delivery, particularly as airflow within containers is minimal. This dampness then promotes the development of mould and mildew so that the longer items are left in store the more mould and mildew can develop. Further, moisture left by owners within their effects increases dampness within storage containers. Examples of this are clothes not correctly dried after washing, beds not fully aired after being slept in or fridges and freezers not fully dried after defrosting.

How Can MMD In Store Be Avoided?

Firstly, customers placing items into long term storage need to be warned about the possible problems and encouraged to prepare and clean their effects thoroughly. Many removers provide advice from this point of view but people fail to heed the same often placing items into store which are not as dry or clean as they should be. However, as indicated above MMD problems can occur even with careful preparation.

Secondly, the method of storage could be changed but the disadvantages can outweigh the problem. Heating of storage locations to the same level as the average house would be prohibitively expensive and impractical. Reverting to conventional storage from containerised would again increase costs dramatically as much greater floor space would be needed. Further, the increased handling needed, lack of segregation and open storage would increase damage from other cases.

Thirdly, items could be periodically removed from storage containers to be aired and possibly cleaned although this will incur substantial costs. However, here again risks are increased when effects are removed from sealed containers and specialist cleaning requirements may only be known to the owners of the effects. Therefore, again the risks of the additional handling outweigh the possible benefits.

Finally, specialist drying agents such as silica gel could be used within storage containers or depositories. Again, this has a cost implication and given the large capacity of containers coupled with minimal airflow it is not a complete solution.

Conclusion

It is impossible to avoid the occurrence of mould, mildew and damp with long term storage of household effects within containers. This is the reason why insurance policies exclude cover for such eventualities.

Equally, from a legal viewpoint such damage does not result from the negligence of the removers arranging the storage. This has been proven to the satisfaction of the courts.

Technology will no doubt advance in years to come to help overcome the problem but in the meantime the best solution is to take as much action as possible, as suggested above, to minimise the occurrence of mould, mildew and atmospheric dampness.

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