

MOLD CLAIM DOCUMENTATION LETTER

Robert and Maria Gonzalez

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Houston, TX 77056

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March 22, 2024

SENT VIA CERTIFIED MAIL AND EMAIL - URGENT HEALTH HAZARD

Tracking #: 7019-2280-0000-5678-9012

State Farm Insurance

Claims Department

5678 Insurance Plaza

Dallas, TX 75201

Attention: Complex Claims Unit

Copy to: Environmental Claims Specialist

Re: Mold Damage Claim - Result of Covered Peril - IMMEDIATE ACTION REQUIRED

Policy Number: 24-BD-789456-3

Claim Number: 2024-TX-456789

Original Date of Loss: January 15, 2024

Mold Discovered: March 8, 2024

Loss Location: 789 Riverside Court, Houston, TX 77056

Current Status: Family evacuated to hotel

Health Impact: Yes - Documented respiratory symptoms

Dear Claims Representative:

This letter documents extensive mold damage discovered at my property, resulting from a sudden pipe burst in the master bathroom wall that occurred on January 15, 2024. Despite prompt mitigation efforts following industry standards, significant mold growth has developed requiring professional remediation under containment protocols.

IMMEDIATE HEALTH AND SAFETY ALERT**Current Hazardous Conditions:**

- Active mold growth covering 1,850 sq ft

- Airborne spore counts 15 times outdoor levels
- 3 family members experiencing respiratory symptoms
- Industrial hygienist recommends immediate evacuation
- Structural materials actively deteriorating

I. ORIGINAL COVERED LOSS DOCUMENTATION

Initial Water Loss Event

Date and Cause:

- Date of incident: January 15, 2024 at 2:30 AM
- Cause: Sudden failure of copper supply line inside master bathroom wall
- Discovery: Water alarm activated, found water flowing from under vanity
- Immediate actions: Shut off main water valve, called ServPro within 30 minutes
- Original claim #: 2024-TX-456789

Water Damage Scope:

- Source location: Master bathroom, north wall
- Water category: Category 1 (clean water) per IICRC S500
- Areas affected: Master bath, master bedroom, hallway, guest bedroom
- Volume released: Estimated 200+ gallons
- Materials saturated: Drywall, carpet, pad, hardwood flooring

Initial Mitigation Response:

- Mitigation company: ServPro Houston, Certification #IICRC-789456
- Response time: On-site within 2 hours
- Equipment deployed: 8 air movers, 3 dehumidifiers, 1 air scrubber
- Drying protocol: January 15-22, 2024
- Moisture logs: Daily readings maintained
- Clearance testing: Moisture readings below 15% on January 22

Insurance Handling of Original Loss

Coverage and Payment:

- Coverage confirmed: January 16, 2024, by Mark Johnson

- Adjuster assigned: Tom Williams
- Inspection date: January 18, 2024
- Payment issued: \$12,500 on January 30, 2024
- Scope approved: Water extraction, drying, limited demo

Critical Issue: Adjuster only approved partial wall opening (2 feet) despite moisture meter showing readings behind walls. Refused to authorize full cavity inspection stating "no visible damage beyond opened area."

II. MOLD DISCOVERY AND EXTENT

Discovery Circumstances

Initial Discovery:

- Date first noticed: March 8, 2024
- Location first observed: Master bedroom closet wall
- Visual indicators: Black/green discoloration spreading from baseboards
- Odor present: Strong musty smell throughout second floor
- Symptoms appeared: Family coughing, headaches began March 5

Professional Mold Assessment

Industrial Hygienist Inspection:

- Company: Environmental Testing Associates
- Inspector: David Chen, CIH #TX-2019-5678
- Inspection date: March 12, 2024
- Inspection duration: 4 hours
- Report date: March 14, 2024
- Report attached: Yes, 28 pages

Laboratory Results:

Lab name: EMSL Analytical Laboratories

Spore types identified:

- Stachybotrys (Black Mold): Present - 8,500 spores/m³
- Aspergillus/Penicillium: 12,000 spores/m³

- Chaetomium: 3,200 spores/m³

Contamination Levels:

Location	Spore Count	Outdoor Baseline	Multiple of Normal
Master Bedroom	18,500/m ³	1,200/m ³	15.4x
Master Closet	24,000/m ³	1,200/m ³	20x
Guest Bedroom	8,500/m ³	1,200/m ³	7.1x
HVAC System	15,000/m ³	1,200/m ³	12.5x

III. HEALTH IMPACT DOCUMENTATION

Affected Household Members:

Person 1: Robert Gonzalez, Age 52

- Symptoms: Persistent cough, shortness of breath, headaches
- Doctor visited: March 13, 2024, Dr. Sarah Mitchell
- Diagnosis: Mold-induced respiratory irritation
- Treatment: Inhaler, antihistamines
- Work missed: 8 days
- Medical costs: \$1,850

Person 2: Maria Gonzalez, Age 49

- Symptoms: Skin rash, eye irritation, fatigue
- Doctor visited: March 13, 2024, Dr. Sarah Mitchell
- Treatment: Prescription cream, eye drops
- Work missed: 6 days
- Medical costs: \$1,200

Person 3: Sofia Gonzalez, Age 14

- Symptoms: Asthma exacerbation, nosebleeds
- Doctor visited: March 11, 2024, Pediatrician Dr. James Lee
- Treatment: Increased asthma medication
- School missed: 10 days
- Medical costs: \$2,100

IV. REMEDIATION PROTOCOL REQUIRED

Industry Standard Requirements (IICRC S520/S500)

Containment Setup:

- Containment type: Full containment with decontamination chamber
- Negative air pressure: 4 air changes per hour required
- HEPA filtration: 2000 CFM required
- Critical barriers: 3 zones established
- PPE requirements: Full-face respirators, Tyvek suits

Removal Scope:

Material	Location	Square/Linear Feet	Disposal Method
Drywall	Master bed/bath	850 sq ft	Double sealed bags
Insulation	Walls/ceiling	1,200 sq ft	Double bagged
Carpet/Pad	3 rooms	950 sq ft	Wrapped 6 mil plastic
Hardwood	Master bedroom	425 sq ft	Sealed and removed
Baseboards	All affected	180 linear ft	Sealed bags

V. PROFESSIONAL COST ESTIMATES

Detailed Remediation Bids

Remediation Company #1: Mold Busters Inc., License #TX-REM-45678

- Containment and setup: \$3,500
- Mold removal: \$18,500
- HVAC cleaning: \$3,200
- Contents handling: \$2,800
- Clearance testing: \$1,500
- **Total Bid: \$29,500**

Remediation Company #2: RestoreTech Services, License #TX-REM-78901

- Containment and setup: \$3,800
- Mold removal: \$19,200
- HVAC cleaning: \$3,500

- Contents handling: \$3,000
- Clearance testing: \$1,800
- **Total Bid: \$31,300**

Post-Remediation Reconstruction:

- Drywall replacement: \$8,500
- Insulation replacement: \$4,200
- Painting and finishing: \$3,800
- Flooring replacement: \$12,500
- Trim and fixtures: \$2,500
- **Reconstruction Total: \$31,500**

TOTAL PROJECT COST: \$62,800

VI. COVERAGE ANALYSIS

Policy Coverage Applicable

Mold Coverage Provisions:

- Policy form: HO-3
- Mold coverage limit: \$10,000 unless resulting from covered peril
- Resultant damage coverage: Yes - unlimited for covered water loss
- Hidden mold coverage: Yes
- Additional coverage available: Full limits when from covered peril

Coverage Position:

The mold damage is fully covered because:

1. **Results from Covered Water Loss:** Pipe burst was sudden and accidental
2. **Hidden Mold Provision:** Mold developed in concealed wall cavities
3. **Prompt Mitigation Performed:** Professional response within 2 hours
4. **Ensuing Loss Coverage:** Mold directly resulted from covered water damage

VII. TIME-SENSITIVE FACTORS

Urgency Drivers

Health Deterioration:

- Symptoms worsening daily
- Daughter's asthma requiring ER visit consideration
- Long-term exposure risks increasing

Property Damage Escalation:

- Mold spreading approximately 50 sq ft per day
- Structural wood showing deterioration
- HVAC system spreading spores throughout home

Financial Impact:

- Hotel costs: \$185/night
- Restaurant meals: \$150/day
- Medical expenses mounting
- Missing work costing income

VIII. REQUESTED IMMEDIATE ACTIONS

Within 24 Hours:

1. Acknowledge receipt and health hazard
2. Assign environmental claims specialist
3. Authorize emergency containment
4. Approve temporary relocation extension
5. Expedite advance payment of \$10,000

Within 48-72 Hours:

1. Complete inspection with IH present
2. Approve full remediation protocol
3. Authorize contents pack-out
4. Coordinate with health department
5. Issue substantial advance payment

IX. DOCUMENTATION PROVIDED

Comprehensive Attachment Package

Section 1 - Original Loss:

- Original claim documentation
- ServPro mitigation records
- Daily moisture logs
- Initial payment records

Section 2 - Mold Evidence:

- Complete IH report (28 pages)
- Laboratory results
- Photographic documentation (47 photos)
- Video walkthrough

Section 3 - Health Impact:

- Medical records all family members
- Doctor's letters
- Prescription records
- School absence documentation

Section 4 - Financial:

- Three remediation estimates
- Reconstruction estimate
- Hotel receipts
- Medical bills
- Lost wage documentation

X. CONCLUSION

This mold contamination represents a serious health hazard requiring immediate professional remediation. The contamination resulted directly from a covered water loss, and prompt mitigation efforts were taken according to industry standards.

State Farm has previously acknowledged coverage for the underlying water loss. This mold damage is a direct consequence of that covered loss and must be addressed immediately to prevent further health impacts and property damage.

I am prepared to cooperate fully with your investigation and am available for immediate inspection. However, given the documented health hazards, remediation must begin immediately. Please confirm coverage and authorize emergency mitigation within 24 hours.

Time is absolutely critical in this matter.

Respectfully submitted,

Robert Gonzalez

Maria Gonzalez

March 22, 2024

cc:

- Wells Fargo Home Mortgage
- Environmental Testing Associates
- Dr. Sarah Mitchell, MD
- Texas Department of Insurance
- Mold Busters Inc.