



INSURANCE POLICES COVERING BLACK MOLD DAMAGES! ARE YOU COVERED?

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Some insurance companies are protecting themselves from Black Mold damage in homes. The change comes after a Texas homeowner won a \$32 million jury award in 2004 in a household mold case. Some Insurance company's policies on mold damage are SIMPLY PUT...The Company Won't Cover It.

In recent years, mold has cost insurance companies and homeowners billions of dollars, causing rates to go up and in some cases, more than a thousand percent. The Insurance Commissioner's office advises you to be vigilant when purchasing a homeowner's policy. Insist that an agent explain in detail what is and is not covered. If you're concerned about this problem, make sure you ask about it specifically. State Insurance Commissioners say if you have any concerns about your policy you should contact your State Insurance Commissioner's Office. Above all check your policy!