

# Indiana IAQ

September/October 2011 | Issue

## About Indiana IAQ:

This is *the* newsletter for those interested in Indoor Air Quality (IAQ). This newsletter is developed from the many questions and concerns received from its readers. Information is collected and applied this way to the articles published.

Who can write in? Anyone! Contractors, mitigation technicians, restoration and remediation technicians, real estate professionals, banks, doctors, lawyers, insurance professionals, investors, anyone with an interest in IAQ.

To submit an idea for an article, write to:  
[IndianaIAQ@solutionsiec.com](mailto:IndianaIAQ@solutionsiec.com).

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## Inside This Issue of Indiana IAQ

For the past several weeks we have been bombarded with questions concerning the state of the property damage assessment and repair industry. Home owners, building managers and business owners seem to be confused as to who does what on claims; for example, one gentleman put it like this: “I had a adjuster out here first. He wrote an estimate for the work. But, when my contractor came out, he said something else had to be done and gave me a different estimate. I took it to the insurance company, and all I seemed to get was arguments between the two about what needed to be done to my home.”

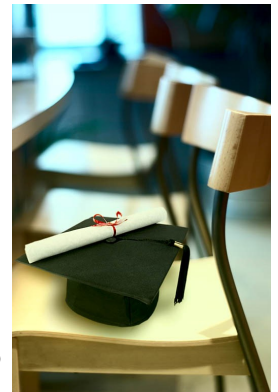
In this issue of Indiana IAQ we will investigate the roles of individuals involved on property claims. While this won't answer all of your questions, I'm sure, perhaps we can continue our healthy dialogue and more articles will follow to help.

One way we intend to present this information to you is to define who certifies who in restoration and remediation. We will also introduce you to the basics of insurance claims handling, so you can know what to expect if and when you have to file a claim.

On another note, there was important news for the industry in relation to who should perform mold assessments and remediation for the government, written and prescribed by the government itself. We'll introduce you to that document in this issue of Indiana IAQ.

Have a blessed day!

— Jason Yost



## How to Avoid Disagreements on Claims

You return home from vacation to find your house full of water; the washing machine hose busted and no one knows how long the leak has been going on.

You get a call at work from your neighbors telling you that the fire department was called because of a fire in your home. You rush home to find smoke everywhere!

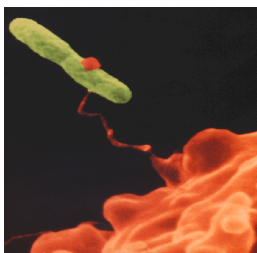
Have you been there before? If not, count your blessings. For many, these are things that have caused them a lot of stress, and the only thing that they can think of is just getting through the disaster and getting things back to normal. However, as many have found, when they file an insurance claim, not everyone will agree on what needs to be done to restore their home or office. (continued on page 3)

## Legionella Outbreak at Las Vegas Resort

Last week, Reuters reported that an outbreak of Legionnaires' disease occurred in June at a major Las Vegas resort and casino. According to the report, several guests have been diagnosed and treated for the disease. The hotel recently conducted water tests and discovered elevated levels of Legionella bacteria in several of the rooms. The hotel, with over 4,000 rooms, has been contacting certain past guests who stayed in those rooms between June 21 and July 4. The local health district representative reported that since 2009 there have been 6 cases of the illness linked to the hotel.

The CDC states, "Each year, between 8,000 and 18,000 people are hospitalized with Legionnaires' disease in the U.S. However, many infections are not diagnosed or reported, so this number may be higher." The CDC

reports that 5% to 30% of cases can result in death.



Legionnaires' disease is caused by a type of bacteria known as Legionella. The bacteria got its name in 1976, when many people who went to Philadelphia convention of the American Legion

suffered from an outbreak of this disease, a type of pneumonia.

"The outbreak in Las Vegas is a good reminder that water systems in public and commercial buildings should be periodically tested to ensure the bacteria are not present," reported Diane Miskowski, Business Development Manager at EMSL Analytical. "The transmission of Legionella occurs via aerosols, when mist containing the bac-

teria is inhaled. In nature, Legionella can be found in lakes and streams, but most human infections occur from contaminated man-made sources. These include hot tubs, cooling towers and potable water systems," she continued.

A dedicated website with more information can be found at [www.LegionellaTesting.com](http://www.LegionellaTesting.com). EMSL has also recently cosponsored a public outreach video about Legionella that can be viewed at: <http://www.youtube.com/watch?v=HB7g81JxCq0>.

Author: EMSL Analytical, Inc. is a nationally recognized and locally focused provider of quality environmental and materials testing services and products. The company has an extensive list of accreditations. For more information on EMSL Analytical, Inc. visit their website at [www.emsl.com](http://www.emsl.com) or call (800) 220-3675 .

## Government Recognizes Solutions IEC Credentials in Mold Remediation Assessment Guidelines

The Federal government has a "mold remediation" specification that specifies the use of assessors and contractors who hold the same ACAC certifications as those held by Solutions—Indoor Environmental Consulting (IEC). It is called the Unified Facilities Guide Specifications (USGS 02 85 00.00 20 Mold Remediation). The document can be viewed at <http://www.wbdg.org/ccb/DOD/UFGS/UFGS%2002%2085%2000.00%2020.pdf>.

These new governmental guidelines specifically state that "The Contracting Officer must require that the microbial assessor provide documentation proving that the assessor meets at least one of the following criteria: . . .

"Certification by the American Council for Accredited Certification (ACAC) as a Council-Certified Indoor Environmental Consultant (CIEC), Council-Certified Indoor Environmentalist (CIE), Council-Certified Mold Consultant (CMC), Council-Certified Microbial Investigator (CMI), Council-Certified Residential



# WE WANT YOU!



Mold Inspector (CRMI), Council-Certified Mold Remediation Supervisor (CMRS) or Council-Certified Mold Remediator (CMR)."

This specification is a joint effort of the U.S. Army Corps of Engineers (USACE), the Naval Facilities Engineering Command (NAVFAC), the Air Force Civil Engineer Support Agency (HQ AF-CESA), the Air Force Center for Engineering and the Environment (HQ AF-CEE) and the National Aeronautics and Space Administration (NASA).

*So, who do you want handling your assessment and consultation needs?*

Author: Jason Yost, CIEC, CMRS, CSDS, and CIES, is owner of SOLUTIONS IEC, and has been in the cleaning, restoration, remediation, mitigation, and IAQ industry for over nineteen years. Jason is a board member of the American Council for Accredited Certification (ACAC). To learn more about Jason's credentials visit the ACAC's website at [www.acac.org](http://www.acac.org). To discuss a training need for your company contact Jason directly at [jasony@solutionsiec.com](mailto:jasony@solutionsiec.com) or (877) 624-7185 extension 2.

## How to Avoid Disagreements on Claims

(CONTINUED FROM PAGE 1)

The first thing you should know, when filing an insurance claim, is this: *The insurance company is going to review your claim in relation to your policy, meaning that they will send an adjuster to review your claim and determine, based on your contract with them (policy), what they owe you for and what they do not.* This is not a professional review of hazard assessment, remediation needs and/or procedures, or restoration requirements. While it may include some of those things, it is not meant (nor are adjusters meant) to define all aspects of the building's condition, any sensitivities (health concerns) that you or someone else in the structure may have, or all building code standards, guidelines and regulations. Does this mean that the adjuster will be disinterested in any assessments or estimates that you may have or receive as part of your own claim-management? No.

Adjusters rely on professional experience and reviews from hygienists, remediators and contract restorers all of the time. These assessments help them determine if there were things missed in their assessment, if there are things that they can further provide you (based on your policy agreement with them), and/or clarify whether or not subrogation is an option (helping to refund any money you spend on your deductions during the claims handling process), among other things.

What this does mean is that you should not expect your adjuster to be an expert in every facet of your needs. Adjusters are trained individuals in the process of determining what is and is not covered under your policy agreement (contract with the insurance company). When it comes to hazard assessment, remediation and restoration, properly trained, peer-reviewed and board-certified professionals should be contacted to help.

### *How do you find these professionals?*

Before answering that question, allow me to reiterate something that has been stated repeatedly in previous issues of Indiana IAQ: Do not expect a “one-stop-shop” to do it all. That is a conflict of interest. Think of it like this: If the person performing the assessment was going to do the remediation (of found hazards) and/or restoration, how do you trust that they are not just selling you a job (remediation or restoration) when they do the assessment of your property? Likewise, if the person performing the post-remediation inspection did the remediation, how do you trust that they are telling you everything is okay because they did the work?

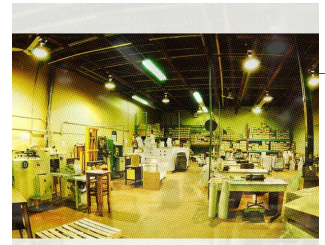
*Having an “independent Indoor Environmental Professional” (IICRC S500 & S520) to assess and consult you, your contractors and insurance adjusters is the regulated way of professional behavior! Expect whomever you hire to understand and respect that, and they will be respecting your rights and needs too.*

In our last issue of Indiana IAQ we introduced you to some of the varying regulations that assessors have to follow as compared to restoration and remediation professionals. The same holds true for any property damage.

*Neglecting to perform a proper assessment prior to remediation and restoration is a failure to assure all regulations are followed and that unseen contamination is identified for proper and complete remediation and restoration.* When people leave out this important step, it makes things almost impossible to assure that any work on your property damage truly returns things to “pre-loss condition” and the “like, kind and quality” structure and environment that is safe and healthy for occupancy. Also, things may get overlooked, which lead to further complications; for example, when chemical sensitivities are overlooked in relation to environmental chemicals, gases and/or fumes, a contractor may decide to use the wrong method of remediation during their handling of the claim. Ozone may be introduced to an already volatile environment, creating chemical interactions that can last months to a year or more after the remediator's ozone generators are shut off. For occupants with chemical sensitivities this is irresponsible and unnecessary.

So, how do you find a good professional to do the assessments, remediation and restoration of your property damaged home or office? Well, there are several certifying bodies out there for assessors and other contractors. Let's touch on just a few:

- IICRC— [www.iicrc.org](http://www.iicrc.org). This is one that you'll probably hear a lot of restoration crews and insurance companies talk about. The IICRC writes the standards of care for carpet cleaning, mold remediation, water-damage restoration and a few other things; they also provide certificates of completion when a technician goes to class and satisfactorily passes an exam related to the course he/she just took.
- ACAC— [www.acac.org](http://www.acac.org). This is another one you may hear a lot about from assessors and contractors. The ACAC actually follows NOCA Standard 1100 to board and council certify professionals based on actual work experience, knowledge and peer-review. These certifications include a wider variety of designations than the IICRC, from indoor environmental assessors and remediation supervisors, to mold assessors and remediation professionals, to structural drying supervisors and other specialties.
- ABIH— [www.abih.org](http://www.abih.org). This board certifies professionals in “industrial hygiene”, a “science of protecting and enhancing the health and safety of people at work and in their communities.”



All three of these websites have directories for professionals in your area. Take the time to get to know the professionals you need and what each of these are offering before you decide on who to call. Here is an example of why it is so important to do this: . . .

(continued on page 4)



**SOLUTIONS**  
Indoor Environmental Consulting

*“Don’t let problems with poor indoor air quality take control of your life. Empower yourself with SOLUTIONS—Indoor Environmental Consulting—today!”*

**(877) 624-7185**

We’re on the web!

[www.SolutionsIEC.com](http://www.SolutionsIEC.com)

And

[www.facebook.com/SolutionsIndoorEnvironmentalConsulting](http://www.facebook.com/SolutionsIndoorEnvironmentalConsulting)

SOLUTIONS IEC is a truly experienced business that, with over nineteen years of mitigation, restoration, remediation and hygiene practices, can assist you in determining the Category and Condition of the damaged structure; develop a protocol that is real and specific to the structure; and can provide expertise beyond just an inspector’s role. Our staff of professionals have been recognized in a number of professional specialties such as indoor environmental consulting (Council-certified Indoor Environmental Consultants) and microbial remediation supervision (Council-certified Microbial Remediation Supervisors) - two of the most prestigious awards in the industry today! Don’t let poor IEQ take control of your life. Empower yourself with SOLUTIONS—Indoor Environmental Consulting—today!



## How to Avoid Disagreements on Claims

(CONTINUED FROM PAGE 3)

While similar in some respects, a Council-certified Indoor Environmental Consultant (CIEC) possesses different knowledge and experience than a Certified Industrial Hygienist (CIH). The CIH has “technical knowledge” of occupational and industrial settings, specifically put by the ABIH, “a professional who is dedicated to the health and well-being of the worker.”

In contrast, the CIEC, according to the ACAC, “is certified as knowledgeable and experienced in three or more disciplines related to indoor air quality that include HVAC, building science, microbial issues, lead/asbestos or industrial hygiene/toxicology.” Not specific to the worker in an industrial setting, the CIEC is able to assess a broader range of facilities.

*Knowing who does what allows you to contact the appropriate professional, gain their professional expertise, and further your efforts in properly and completely assessing, remediating and restoring*

*your property to “pre-loss condition” in a way that preserves and protects the health and safety of everyone occupying the structure.*

Solutions—Indoor Environmental Consulting (IEC) has only peer-reviewed board and council certified professionals on staff and avoids conflict of interest practices in the form of restoration, remediation and laboratory analytics. Our disciplines include:

- Indoor Environmental Assessment & Consultation
- Indoor Environmental Remediation Supervision
- Microbial (not just mold) Remediation Supervision
- Structural Drying Supervision
- Occupational Safety and Health

Solutions IEC also offers a free, no-obligation phone consultation of your

claim Monday through Saturday at (877) 624-7185 extension 2.



So, stop taking chances with your property damage claim and the health and safety of everyone involved in that claim; gain Solutions, and get the job done right the first time—

*without worry, hassle, conflict, complications or other complexities.*

Author: Jason Yost, CIEC, CMRS, CSDS, and CIES, is owner of SOLUTIONS IEC, and has been in the cleaning, restoration, remediation, mitigation, and IAQ industry for over nineteen years. Jason is a board member of the American Council for Accredited Certification (ACAC). To learn more about Jason’s credentials visit the ACAC’s website at [www.acac.org](http://www.acac.org). To discuss a training need for your company contact Jason directly at [jasony@solutionsiec.com](mailto:jasony@solutionsiec.com) or (877) 624-7185 extension 2.