Mold is everywhere. Outdoors, mold contributes to the cycle of nature by breaking down organic matter. Indoors, however, molds have the potential to cause serious health problems.

Mold needs four elements to grow: a food source, the appropriate temperature, oxygen, and adequate moisture. Food sources include: wood, paper, textiles and plants—materials that are found in every building. Mold typically grows at temperatures ranging from 40 to 100 degrees Fahrenheit. Mold requires a high level of moisture—usually a humidity level of 70% to 90% is necessary. Typically, buildings do not contain this concentration of moisture, unless there is flooding or other water problems. Some species of mold can begin growing in only a few hours; therefore, it is safe to assume that if walls, carpets, flooring and ceiling tiles get wet, mold growth can be expected within 24 to 48 hours.

In most cases, mold is excluded from the property insurance policy; however, it would be more trouble spots if other moisture control measures do not work, especially in basements. Insulate any exposed cold water pipes and cold air ducts so that condensation will not form on the pipes and ducts. Avoid carpet on concrete basement floors—as is an ideal breeding ground for mold. Vent all combustion appliances to the outside. Proper Water Drainage Preventing damage caused by improper water drainage is essential in order to avoid costly problems. Regular cleaning of gutters and downspouts will ensure that the pathways are not obstructed, allowing water to drain in the desired direction. If the water inadvertently flows over the gutters, it may penetrate the wall or roofing system, causing leaks and other water-related damage.

Gutters should be cleaned every autumn after the majority of leaves have fallen in order to help prevent ice dams in the winter. If you have sump pumps, make sure they are working and culverts are clear of obstructions. Consider installing a second sump pump a little higher than the main pump to provide backup protection should the initial pump fail or become overburdened.

Schedule Seasonal Inspections and Monitor Empty Buildings
It is good practice to schedule major inspections of your facilities in the fall and spring, as you prepare for seasonal changes. Look for signs of potential water problems, such as damp spots, worn roof shingles, or water stains. If buildings are closed for a period of time, especially in the summer months, be sure to schedule extra maintenance checkups of the facilities in order to spot problems that may be brewing. In most cases, mold is excluded from the property insurance policy; thus, it would be the responsibility of the institution to pay for remediation. However, it would be more costly to pay for mold remediation than to follow some of the preventive measures outlined above.

What Can I Do to Get Rid of Mold? According to the Centers for Disease Control and Prevention (CDC), in most cases mold can be removed from hard surfaces by a thorough cleaning with commercial products, soap and water, or a bleach solution of no more than one cup of bleach to one gallon of water.

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Mary and her family always looked forward to the annual pancake breakfast which took place in the basement of the church. It was a great time to socialize with fellow parishioners and the kids really enjoyed watching Sam in action. Sam was a member of the fraternal organization that was solely responsible for sponsoring the pancake feed. He was well known for his pancake flipping abilities, sometimes flipping 15 pancakes perfectly on top of one another to make one big stack!

When they got to the basement, Mary’s children ran off to watch Sam in action while Mary stopped to talk with Father Mike. After talking briefly, Mary headed over to find her children so they could eat. As she walked, she watched Sam perform one of his best tricks yet...flipping the pancakes backwards over his head. She marveled at how each one landed perfectly on top of the other. Before she knew it, her foot slipped underneath her and she started falling.

The next thing Mary remembered was waking up to find herself shining a light into her eyes. Father Mike was standing next to her and the parish secretary was comforting her crying children. On her way to the hospital, she realized she never got to eat any of those delicious pancakes! Turns out Mary had inadvertently flung a pancake onto the floor right in the path where Mary was walking. Since she was looking straight ahead at Sam and not paying much attention to the floor, her foot slipped under the pancake and she fell. Due to her injuries, Mary was hospitalized for over a week and the hospital bills were extensive. Mary’s health coverage only consisted of a major medical plan. With such a large unexpected loss, her medical bills piled up and she had no re- source but to use the insurance that sponsored the pancake dinner to assist her with her medical expenses. To her surprise, the fraternal organization did not have insurance coverage. Mary was left with no choice. A lawsuit was filed against Sam to recover any losses. The diocesan insurance plan provided coverage to defend the parish and diocese. However, this coverage did not extend to the organization, or to Sam, since he was acting as a volunteer of the diocesan parish. Sam worried that his own personal assets could be at risk.

A misconception occurs when a parish assumes a fraternal organization is considered part of the church and covered under its diocesan insurance policy simply because the members of the fraternal organization are all parishioners. According to the USCCB, fraternal organizations (such as the Knights of Columbus, Knights of Peter Claver, Catholic Holy Family Society, etc.) are not IRS 501(c)(3) educational, charitable, or religious organizations under the control of the Catholic Church. Instead, they are IRS 501(c)(8) fraternal organizations under the control of their headquarters. As a result, these fraternal organizations are considered ineligible for listing in the Official Catholic Directory (OCD). When determining whether or not an activity is parish sponsored, the following questions are useful:

- Does the parish have full control or decision-making authority over the function?
- Do fees associated with the function flow through parish accounts?
- Is the function necessary to facilitate learning, raise funds for the parish or to provide a social service on behalf of the parish?
- Is the organizer or leader of the function a parish employee or volunteer?

If the answer is “no” to any of the above questions, the activity is not parish sponsored, meaning that the facilities and staff are not provided by the parish. In this case, insurance would not be necessary. (For example, if they were to hold a Bingo night and all proceeds of which went to the parish.) However, in the preceding claims story, the pancake dinner was a fundraiser for the fraternal organization. All profits went directly to the organization for the organization’s benefit. A certificate of insurance would be required in this case, as the fraternal organization was not acting solely for the financial benefit of the parish.

Another option would be to have the fraternal organization purchase Third Party Special Events Coverage for their event. This coverage is a mechanism which allows the diocese to extend liability coverage to an individual or organization using parish facilities for a non-parish sponsored event. For a nominal fee per (event), $1,000,000 in liability coverage is extended to a non-parish sponsored facility user. The above two options also apply to any outside individual or group using parish facilities for a non-parish sponsored event. When determining whether or not an activity is parish sponsored, the following questions are useful:

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