


**ASBESTOS & MOLD  
INSURANCE CLAIMS  
ENVIRONMENTAL HAZARD  
ISSUES**

presented by Wesley Hall



**HES**  
Haltran Environmental Services, LLC

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**WHAT IS ASBESTOS?**

A NATURAL OCCURING FIBROUS  
MINERAL THAT IS USED FOR ITS  
DURABILITY AND FIRE RESISTANT  
PROPERTIES

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**ASBESTOS TYPES?**

A SET OF SIX NATURALLY  
OCCURRING MINERALS

- CHRYSOTILE
- CROCIDOLITE
- AMOSITE
- ANTHOPHYLLITE
- TREMOLITE
- ACTINOLITE

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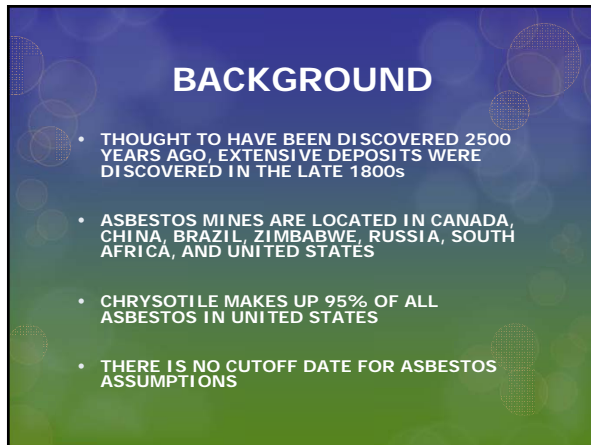
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**ASBESTOS EXPOSURE**

- INHALATION
- INGESTION

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**ASBESTOS RELATED DISEASES**

- ASBESTOSIS
- LUNG CANCER
- MESOTHELIOMA

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**ASBESTOSIS**

- DEFINITION – SCARING OF THE LUNG
- SYMPTOMS – RESTRICTED BREATHING LEADING TO DECREASED LUNG VOLUME, SHORTNESS OF BREATH, CRACKING SOUNDS IN THE LUNGS, CLUBBED FINGERS
- LATENCY PERIOD – 10-20 YEARS

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### LUNG CANCER

- DEFINITION - MALIGNANT TUMOR OF THE BRONCHI COVERING
- SYSTEMS – PERSISTANT COUGH, ENLARGED LYMPH NODES, (OFTEN MISDIAGNOSED AS CHRONIC BRONCHITIS)
- LATENCY – 20 YEARS

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### MESOTHELIOMA

- DEFINITION – CANCER OF THE CHEST OR STOMACH LINING
- SYPTOMS – VERY FEW SYPTOMS (ALMOST ALWAYS FATAL)
- LATENCY – 20 – 40 YEARS

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### PERSONAL PROTECTIVE EQUIPMENT (PPE)

- RESPIRATOR (PURPLE CARTRIDGE)
- EYE PROTECTION
- GLOVES
- TYVEK SUITS (COVERALLS)
- BOOT COVERS

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**QUESTIONS**

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**WHAT IS MOLD?**

MOLD IS A NON SCIENTIFIC TERM OF MANY DIFFERENT TYPES OF UNWANTED FUNGI FOUND BOTH INDOORS AND OUTDOORS

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**POSITIVES OF FUNGI**

- PENICILLIN
- MUSHROOMS
- CHEESE
- YEAST
- WINE
- BEER

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**NEGATIVES OF FUNGI**

- MOLD
- MILDEW
- MUSTY ODOR
- SOGGY DRYWALL
- ATHLETE'S FOOT

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**COMMON TYPES OF MOLD**

- ASPERGILLUS/PENICILLIUM
- CLADOSPORIUM
- STACHYBOTRYS
- ASCOSPORES
- BASIDIOSPORES

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**HEALTH EFFECTS**

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**MOLDS SOLE PURPOSE  
IN LIFE IS TO BREAK  
DOWN ORGANIC  
MATERIAL**

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**REQUIREMENTS FOR MOLD  
GROWTH**

- WATER SOURCE
- APPROPRIATE SUBSTRATE

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**MOISTURE CAUSING CLAIMS**

- NATURAL DISASTER
- FLOOD
- WIND DRIVEN RAIN
- ROOF BREACH
- LEAKING PIPES
- HIGH HUMIDITY CONDITIONS

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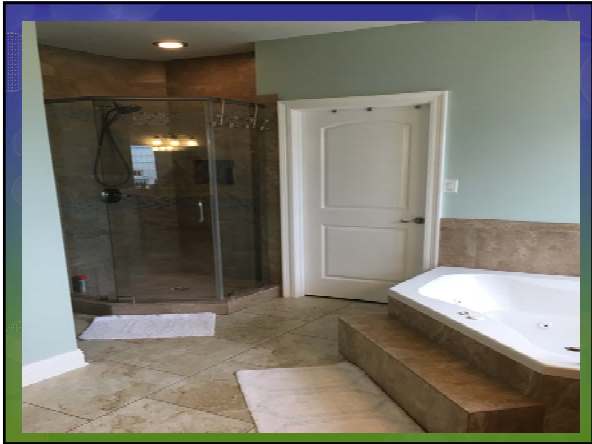
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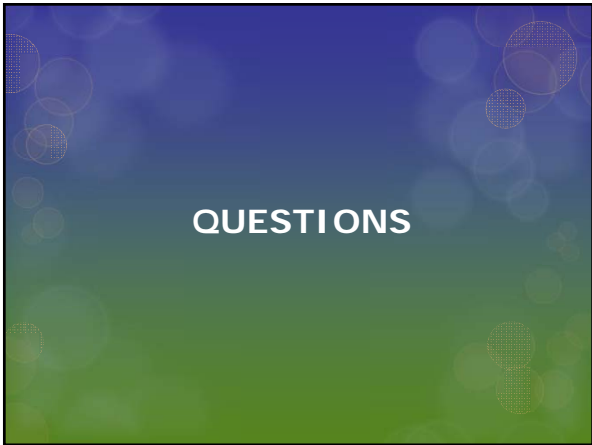
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