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**Technical Advisory**

**TA 199**

**January 8, 2002**

**SUBJECT:                   Mold Exclusions in Insurance Policy Forms**

**BACKGROUND:**           The Louisiana Department of Insurance (LDI) has determined that it will allow the use of insurance policies and/or endorsements that exclude coverage for mold under specific circumstances. IIAL worked closely with LDI and insurance companies to help develop mold exclusions which balance the interests of our policyholders with the concerns of insurers.

**MAIN POINTS:**           Attached is Louisiana Department of Insurance Advisory Letter #01-02. Coverage for mold may be excluded if the exclusion is directed at precluding coverage for 1) remedial costs, such as the costs of testing the insured premises for mold, or the cost of containment or fumigation of the insured premises; or 2) mold that is not the result of a covered cause of loss.

**NECESSARY ACTION:**       Circulate this Technical Advisory to all Personal and Commercial Lines personnel in your agency.