International Association of Movers

Mold & Mildew Mitigation Playbook

A Practical Guide for Movers & Transportation Service Providers

Based on the IAM Webinar | February 26, 2026

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4%	33%	$14,700	$2,000
Share of total claims volume	Share of total annual claims cost	Average mold & mildew claim	Average international move claim

Source: RISC UniRisk - 25 years of claims data

Insurance Markets Are Tightening
Some underwriters are capping mold & mildew coverage at 50% of shipment value. Others are Withdrawing entirely. No new underwriters are entering the household goods coverage market.
The industry safety net is shrinking - stronger front-end mitigation is now essential.

Three Core Principles

Mold Cannot Be Prevented. It Must Be Mitigated.
Mold spores are omnipresent. No shipment can be certified "mold-free." The goal is to reduce conditions that allow mold to grow: moisture, organic material, warmth and time.

Documentation Is Your Strongest Legal Defense
TSPs who documented conditions, communicated promptly, and engaged certified remediation firms had positive outcomes. If you take a step, note it. If a shipper overrides your flag, get it in writing.

Insurance Will Not Absorb Repeated Losses
Occasional claims are expected. Frequent, poorly documented claims signal a process failure- and underwriters are responding accordingly.

Practical Mitigation Checklist

Household Goods

- [ ] **Do not pack damp or wet items.** If it's raining heavily, halt loading. Insurers now check weather history for the loading date.
- [ ] **No steam cleaning within 30 days of loading.** Residual moisture in cushions can persist for up to a month. Vacuum instead, then steam clean at destination.
- [ ] **Wipe condensation** from furniture surfaces before wrapping- especially in humid climates.
- [ ] **Verify kiln-dried, heat-treated wood** in lift cans and crates. Untreated lumber has been directly linked to mold outbreaks.
- [ ] **Use desiccant packs or poles** inside lift vans- use more than you think necessary. A single pack can burst if it absorbs too much moisture.
- [ ] **Consider leaving behind high-rish items.** An $800 wet patio piece can trigger a $14,700 claim.

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- **Privately Owned Vehicles**
  - ☐ **Remove all personal items**- especially car seats, baby wipes, water bottles and holding containers.
  - ☐ **No steam cleaning interior.** Vacuum only. Do not wipe surface with any moist product.
  - ☐ **Use 5 properly sized desiccant packs (~10”x5”x1”).** One per floorboard, one in trunk/cargo. Do not use small consumer-grade products.
  - ☐ **Crack one window slightly** for ventilation. Do not leave fully open.
  - ☐ **Vacuum thoroughly** to remove food residue, hand oils and biological contaminants that fuel mold growth.
- **Container Location**
  - ☐ **Inspect walls, ceilings and floors** before loading. Look for warping, soft spots, missing sections or visible water.
  - ☐ **Check for odors**. A strong chemical or organic smell may indicate prior cargo contamination.
  - ☐ **If container cannot be swapped,** document the condition in writing with photographs and notes in the bill of lading.
- **Storage**
  - ☐ **Request indoor, covered storage** at every stage: origin, transshipment and destination.
  - ☐ **Be cautious with climate-controlled storage** in hot, humid climates. Moving goods directly into a container can cause rapid condensation.
  - ☐ **Quarantine any shipment** where mold is discovered in a segregated area with environmental controls before attempting delivery.

Risk Documentation Protocol

Documentation is the single most important thing a TSPs can do to protect itself. The following should be standard practice for every move.

1. Photograph container interiors- floors, walls ceiling and door seals- **before loading begins**
2. Document pre-existing moisture on goods, in the residence, or in the container with **dated photographs and written notes.**
3. **Record weather conditions** on the day of loading, especially in high-rish or tropical locations.
4. Not high-risk items flagged by the TSP and the **shipper’s response.**
5. Secure **written acknowledgment** from the shipper when loading proceeds despite identified risks.
6. Document all **communication with the client, employer, and government program,** including escalation timelines.
7. For remediation: use only **certified firms** and retain scope of work, credentials, treatment protocols, air quality testing and post-treatment clearance.
8. **Do not attempt delivery** without written clearance from the remediation firm and, where applicable, the government program.

Department of State: Lessons from Case Studies

What Success Looks Like

- Prompt identification and escalation- halting packing or delivery immediately.
- Engagement of certified remediation firms with documented credentials.
- Photographs, lab results, and written remediation plans.
- Clearance testing completed before goods re-enter the supply chain.
- Continuous communication with the transferee and Department of State.
- Providing temporary essential items to the transferee during the delay.

What Failure Looks Like

- Packing damp goods without moisture assessment.
- Attempting in-house cleaning instead of certified remediation.
- Failing to provide certification, scope of work, or post-treatment testing.
- Using detailing companies for mold remediation- described as “a complete no-go”.
- Attempting delivery without written clearance.
- Delayed or absent communication with transferee and program.

Consequences of Failure:
Full re-remidiation at increased cost. Inconvenience claims paid to transferees. Formal performance concerns on record. Reputational damage withing transferee community.

High-Risk Lanes & Seasons

Monsoon seasons in South and East Asia represent the highest concentration of risk. Extended transit times also significantly elevate exposure.

West Africa | Central Africa | South Asia (Monsoon) | Central America | U.S. Gulf Coast | U.S. Southeast | South America (Inbound POVs)

⚠ Post-COVID extended port dwell times caused a spike in claims. Be prepared to inspect and respond immediately upon arrival for any long-transit shipment.

Know Your Mold

White Mold
Common and generally not dangerous. Omnipresent- often a natural occurrence. Typically manageable through standard mitigation practices.

Black Mold
Rare but serious. Produces a pungent odor, stains surfaces and can dissolve materials. Requires **immediate, certified remediations only.**

Musty Odor Only
A container seals 60-90 days will often smell musty on opening. This typically dissipates and does not constitute a coverable loss on its own.

Insurance Landscape Update

Coverage Caps
Some underwriters are capping mold & mildew coverage at 50% shipment value.

Market Withdrawal
Other underwriters are withdrawing from mold and mildew coverage entirely. No new underwriters are entering the household goods market.

Consolidation
Consolidation among existing providers means fewer options for TSPs. The industry safety net is shrinking.

Shipper Education Best Practices

Use Short Video
Provide a 2-minute or less video covering key mold prevention steps. The panel noted significantly higher engagement with video vs. written documents.

Ask Specific Pre-Move Questions
“Have you steam cleaned anything recently?”
“Is there outdoor furniture to pack?”
“Have you removed all items from your vehicle?”

Coordinate with Employer/Program
Align with the employer or government program so guidance comes from both the mover and the sponsoring organization. Set expectations that mold is natural, not negligence.

Full webinar recording & downloadable resources available at IAM Learning
pathlms.com/iamlearning/webinars/90625
Includes desiccant pack specs and best-practices documentation.

Access IAM Webinar ⟶

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