

Dear readers,

We are all aware that Covid-19 have affected us in many ways. Whilst it making us sick, it also indirectly affecting the society and businesses due to lockdown.

## Mould Attack

As businesses in Malaysia reopen after the long 50 days lockdown, some tenants of shopping malls were shocked to find their properties affected by mould when they returned to work.



The mould mainly affected leather products.



source: <https://www.facebook.com/Nex001>

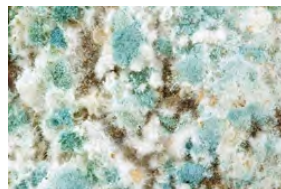
Fabric furniture was also not spared.



source: <https://www.facebook.com/Nex001>



Source: <https://worldofbuzz.com/mould-has-grown-on-cinema-seats-in-msia-after-2-months-of-mco-posing-health-risk-to-customers/>



## What Causes Mould To Grow?

Shopping malls are in a contained environment and the temperature and air circulation solely depend on the air conditioning.

The air conditionings at most of the shopping malls were shut down during lockdown/ Circuit Breaker. Couple with the fact that most shopping malls are in a contained environment, air circulation is very poor. This causes a sudden increase in humidity and water vapour in the surrounding air. These are perfect combinations for mould to grow.

## What Happen to The Products?

Whilst the mould makes the products look less attractive, it does not affect their function.



SOURCE: [www.moneycontrol.com](http://www.moneycontrol.com)

## Insurance Policy

Such condition i.e. mould is considered as inherent vice and it is a general exclusion under most of the insurance policies.



Leather products with mould growing on them could be easily wiped off with water which mixed with the following items:-

- 1] Baking soda;
- 2] Baby shampoo;
- 3] White vinegar;
- 4] Tea tree oil;
- 5] Leather polishing products.

For details of the steps and ways, please refer to the link below:-

<https://www.tipsbulletin.com/how-to-remove-mold-from-leather/>

Yours Sincerely,  
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