

Vermiculite FAQ'S



What is Vermiculite?

Vermiculite is a naturally-occurring mineral that when heated to a high temperature, expands to as much as 8 to 30 times its original size. Expanded forms of vermiculite are light-weight, fire-resistant and odorless, making it an ideal material used for attic and wall insulation inside houses and buildings. Vermiculite appears in the form of pebbly or porous shiny flakes.

Why is Vermiculite Hazardous?

During the years 1919 to 1990, a mine in Libby, Montana was the primary source of more than 70% of the vermiculite being sold within the United States under the brand name Zonolite. The same mine also contained deposits of asbestos, thus contaminating all of the vermiculite being harvested there, as asbestos has since been discovered to include toxic properties linked to cancer and respiratory issues. Anyone who has vermiculite insulation in their building today should assume that it is contaminated with asbestos.

What if you have Vermiculite Insulation?

According to the United States Environmental Protection Agency, they recommend that you follow these safety measures if you discover that your insulation is made from vermiculite:

- Vermiculite insulation should be left undisturbed unless otherwise removed with the help of a professional, as it can cause the asbestos particles to be released into the air and contaminate other areas of the building
- Do not store boxes or other items in attics or rooms containing vermiculite insulation or allow people into rooms / attics
- Hire a professional asbestos contractor to make sure the material is safely handled, contained and removed in a manner that complies with Federal and State requirements

What is the Zonolite Attic Insulation Trust?

The U.S. ZAI Trust was established in June 2014 to reimburse qualified homeowner or other property owners in the United States 55% of costs associated with the professional removal of Zonolite Attic Insulation (ZAI) vermiculite. This includes third-party final visual inspection / clearance air testing and re-insulation, up to a maximum cost of \$7500 (for a maximum reimbursement of \$4125.) The ZAI Trust also reimburses homeowner or other property owners up to \$100 for a State-certified or licensed asbestos inspector to collect a vermiculite insulation sample from within their property and submit it to the ZAI Trust for analysis. The analysis will determine if the vermiculite insulation inside the home is ZAI in order to determine eligibility for partial reimbursement under the ZAI Trust's claims procedures. The ZAI Trust will operate for a minimum of 20 years.

Who can file and / or receive the U.S. ZAI Trust Claim?

- Anyone who owns / owned or rents / rented a building where ZAI was installed and faced expenses removing, abating (to include re-insulation cost) or containing the vermiculite
- There may be incidences in which a homeowner and abatement contractor reach an agreement where the claimant authorizes the Trust to pay the compensation directly to the contractor. (Note: As detailed in the "abatement expense" section of the claim form, one must provide proof of payment of the non-reimbursable portion.)
- Those who have been granted rights to the claim in the instance of a real estate negotiation