

Radon is one of those invisible hazards that becomes very real when it shows up on a test and then on an insurance claim form. In the St. Louis area, where geology and old foundations often combine to raise indoor radon readings, homeowners and contractors deal with a mix of technical work, paperwork, and judgment calls. This article walks through what you will likely encounter when pursuing an insurance claim for radon mitigation, how to document everything so claims stand up, and how to choose and work with a radon mitigation contractor so the repairs are effective, compliant, and defensible.

Why it matters here St. Louis sits on glacial deposits and fractured bedrock that allow soil gas to migrate into basements and slabs. Many homes, especially those with crawl spaces, block foundations, or poured slabs with visible cracks, can register elevated readings. Because radon is a health hazard when sustained over time, homeowners understandably want mitigation done right and hope insurance will help cover the cost. Experience shows that success depends less on hoping the policy will pay and more on rigorous testing, clear documentation, and proactive engagement with the insurer.

What insurance usually covers, and what it usually does not Homeowners policies vary by company and by the exact wording of the policy, so read your policy and talk with your agent. From experience the common patterns are:

- Policies rarely provide blanket coverage for radon mitigation as routine maintenance or a preexisting environmental condition. Radon is often treated as a pollutant or long-term hazard that is excluded.
- If a covered peril triggers structural damage that then causes radon entry, insurers may consider paying for the repair of that covered damage. For example, if a sewer backup or a storm-related foundation failure is a covered loss and that same damage created new pathways for soil gas, there may be an argument to cover structural repairs. Paying for the radon system itself is less common.
- Some policies offer limited endorsements or endorsements for environmental remediation. Those are not standard and must be purchased separately in many markets.
- Mortgage lenders and buyers sometimes require mitigation before closing. Lenders rarely pay. Buyers may negotiate price adjustments, escrow holds, or seller-paid mitigation.

Because the landscape is so variable, treat insurance coverage as uncertain and build a backup plan. Expect to pay out of pocket in many cases, and make the insurance effort about recouping what you can with tightly documented evidence.

Testing and documentation that make claims credible Insurers will look for evidence that the problem existed, that the mitigation addressed the problem, and that costs were reasonable. This is where the quality of your paperwork matters.

Start with testing done to accepted standards. Short-term tests are useful for initial detection, but an insurer or a skeptical adjuster will prefer continuous or long-term tests. Continuous radon monitors deployed for 48 to 96 hours during typical living conditions give a defensible short-term baseline. If time allows, a long-term test of three months to a year is even stronger because it captures seasonal variation. Use monitors from recognized manufacturers and save raw data files when possible.

Document these items before mitigation:

- date, time, and duration of testing
- make and model of test devices
- locations of devices within the home, with photos showing placement
- pre-mitigation readings with an explanation if conditions were atypical, such as open windows or construction activity

When mitigation is performed, document everything the contractor does. The strongest claims include:

- a signed contract with a scope of work listing materials, labor hours, and system type
- photographs of the work in progress, especially foundation penetrations, pipe routing, fan model numbers, and the fan label
- receipts or invoices showing actual amounts paid
- permit approvals if the local jurisdiction requires permits, and any inspection reports
- a post-mitigation test report using a continuous monitor, showing reductions and providing raw data

A clear before-and-after data package removes ambiguity. If the pre-mitigation average was 8 pCi/L and the post-mitigation average is 1.5 pCi/L, that is persuasive. If the post-mitigation test shows a marginal drop, show the vent termination location relative to windows and neighbors, explain seasonal influences, and discuss any limitations the contractor identified.

Choosing and working with a radon mitigation contractor A good contractor makes the technical work look simple and prepares the documentation that insurers want. In St. Louis you will find firms that focus on radon as their primary

business and others that treat it as one service among many. The practical differences matter.

Ask for recent references and examples of similarly sized homes. A contractor who installs 10 full-house subslab depressurization systems per month will have better troubleshooting experience than one who does one per season. Verify experience with the house typology you have, whether a walkout basement, slab-on-grade, or block crawl space.

Key technical considerations to discuss before signing:

- system design and locations, including whether the contractor proposes subslab, submembrane, or sealed pressurization
- expected post-mitigation levels based on prior installations in similar soils and foundations; look for contractors who give ranges, not guarantees
- fan location, noise characteristics, and power requirements; fans are usually mounted outside or in an attic to avoid indoor radon re-entrainment
- vent termination points and how the contractor will ensure exhaust will not re-enter living spaces or neighboring windows
- warranty, follow-up testing, and troubleshooting policies if post-mitigation levels remain elevated

Contracts should specify the materials to be used, the number of depressurization points drilled, how the contractor will seal major cracks and utility chases, and whether they will include a monitoring port or continuous monitor after installation.

A brief real-world example I worked with a homeowner in a mid-century rambler near Kirkwood who had 12 pCi/L on a short-term test. A contractor designed a subslab depressurization system with two 4-inch suction points and an inline exterior fan. The invoice listed fan manufacturer, model number, piping schedule, and labor hours. Pre- and post-mitigation continuous monitors were included. The insurer initially denied the claim because the policy excluded environmental pollution, but after the homeowner supplied a packet with pre- and post-data, photos of the fan label, and a contractor narrative explaining that a recent foundation crack had been enlarged by an unrelated drainage failure, the insurer agreed to cover part of the structural repair costs. They still did not pay for the fan itself, but the homeowner recouped about 40 to 50 percent of their total expense. That partial recovery made a material difference.

Cost expectations and reasonable allowances for claims Radon mitigation costs in St. Louis typically fall within a range influenced by house size, foundation type, and the complexity of routing pipes and electrical service. In my experience single-family homes commonly cost between roughly \$800 and \$3,000 for a standard subslab depressurization system, including fan, pipe, sealing, and testing. Complex cases with multiple suction points, large crawl spaces, or extensive sealing can exceed that range, and adding a whole-house ventilation unit for combined humidity control will increase costs further.

When negotiating with an insurer, provide itemized invoices that align with local contractor pricing. If the adjuster questions reasonableness, be prepared to show estimates from two or three qualified contractors. Insurers often accept local market rates when given comparables.

Common pitfalls that harm a claim Use one checklist to avoid mistakes that often derail coverage or reduce recovery. These items surface repeatedly in claims I have reviewed and resolved.

- waiting to test until after work starts, because insurers need pre-mitigation evidence
- accepting only verbal promises from a contractor with no written scope or serial numbers for equipment
- using single short-term tests without continuous monitor data, which insurers find less convincing
- failing to obtain permits or inspections where local code requires them, because missing permits can be used to deny payment
- letting the contractor dispose of the pre-mitigation equipment without saving raw data files and photographs

How to present the claim to the insurer When you make a claim, assume the adjuster knows general policy exclusions and will look for specific reasons to deny or reduce payment. Present the claim like a technical report, not a series of anecdotes. A concise claim package should include:

- a cover letter summarizing the situation, the mitigation performed, and the amount claimed
- pre-mitigation testing records with device details, date stamped photos of test device placement, and raw data when available
- a contractor contract and final invoice, with model numbers and serial numbers for fans and monitors
- post-mitigation test with continuous monitor data and a narrative from the contractor on the work performed and any follow-up recommendations
- copies of permits and inspection sign-offs if applicable
- photographs of the home, foundation penetrations, and vent termination locations

Frame the narrative to show causation where possible. If a water intrusion event or foundation settlement created new air pathways, document that timeline. If the radon readings were elevated for years and the mitigation was a health-driven improvement, acknowledge that insurers often view that as the homeowner's responsibility, but emphasize any direct links to covered events.

When an insurer denies or undervalues the claim If the insurer denies coverage, ask for a written explanation of the denial with policy citations. Many insurers will cite standard exclusion language. You have several practical options:

- engage your agent to advocate on your behalf. Agents can sometimes persuade an insurer to reconsider, especially if the policy language is ambiguous.
- submit additional documentation that tightens the causal link between a covered peril and the radon issue, such as a contractor statement tying radon pathways to storm damage or a structural failure.
- accept partial payment if it materially lowers your out-of-pocket cost and you judge the conflict not worth escalation.
- appeal through the insurer's internal review process, and if necessary, with the state insurance commissioner or an independent appraiser if your policy provides appraisal or dispute resolution mechanisms.

Before escalating to formal disputes, weigh the likely recovery against the time and legal costs. A claim response that promises 30 to 50 percent of mitigation cost might be worth accepting for many homeowners.

Local resources and regulations to check Local ordinances, permitting requirements, and building department practices vary. Contact your municipal building or county office to confirm whether the work needs a permit and whether an inspection will be performed. If you plan to use the mitigation work in a real estate transaction, request written documentation of any local requirements so your buyer or lender can see compliance.

The Missouri state radon program offers education and can point you to certified testers and labs for analysis. For mortgages and real estate closings, keep in mind that buyers sometimes insist on post-mitigation testing and a signed system warranty before closing.

What to expect post-installation A properly installed radon <https://www.airsenseenvironmental.com/> system should reduce readings to below the EPA action level of 4 pCi/L in most homes, and many systems achieve results under 2 pCi/L. After the fan is running, measure with a continuous monitor for at least 48 to 96 hours to establish immediate performance. Leave a long-term alpha track or continuous monitor in place for seasonal confirmation if possible. Good contractors offer a follow-up test included in the price or at a minimal fee; insist on that.

Maintain visual access to the fan label and the manometer or pressure gauge if the system includes one. Homeowners often neglect the simple step of checking that the fan is running. Fans can fail, pipes can detach, and vents can get blocked. A little vigilance avoids surprises long after an insurer has closed its file.

When to involve professionals beyond a contractor If the insurer disputes causation, or if the claim amount is substantial and contested, an environmental consultant or an independent industrial hygienist can provide a technical report that supports your position. These reports cost several hundred to a few thousand dollars depending on complexity, but they

carry weight on adjusters because they translate field data into professional conclusions about cause, effect, and remedy.

If you anticipate litigation or an appraisal process, consult an attorney with experience in insurance disputes early. Insurance law can hinge on policy language nuances and state-level interpretations that nonlawyers may miss.



Closing guidance for St. Louis homeowners Prepare for radon mitigation as a technical fix and a documentation exercise. Test thoroughly and in writing, insist on a detailed contract and photo evidence, and keep copies of every invoice, permit, and test file. Treat insurance as an uncertain benefit rather than a guaranteed payment. If you do plan to file a claim, build the strongest possible before-and-after package and engage your agent early to clarify the policy position.

Radon mitigation reduces risk and adds measurable value for family health and for a home's resale prospects. When you approach mitigation and any related insurance claim with data, professional support, and clear organization, you improve the odds of a favorable outcome and make the process far less stressful.

Air Sense Environmental – Radon Mitigation & Testing

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Hours:
Monday: 9:00 AM – 5:00 PM

Tuesday: 9:00 AM – 5:00 PM
Wednesday: 9:00 AM – 5:00 PM
Thursday: 9:00 AM – 5:00 PM
Friday: 9:00 AM – 5:00 PM
Saturday: Closed
Sunday: Closed

Plus Code: RXMJ+98 Edwardsville, Illinois

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<https://www.airsenseenvironmental.com/>

This local radon mitigation and testing company is a community-oriented indoor air quality specialist serving Edwardsville, IL and the surrounding Metro East region.

Air Sense Environmental provides affordable radon testing, radon mitigation system installation, and crawl space encapsulation services tailored to protect residential indoor environments.

Homeowners throughout Edwardsville, IL rely on this highly rated local company for customer-focused radon reduction systems designed to safely lower elevated radon levels.

To schedule radon testing or mitigation service, call [\(618\) 556-4774](tel:(618)556-4774) or visit <https://www.airsenseenvironmental.com/> to speak with a quality-driven local specialist.

View the business location and directions on Google Maps: <https://maps.app.goo.gl/XTPhHjJpogDFN9va8> and contact this professional radon mitigation provider for customer-focused indoor air solutions.

Popular Questions About Air Sense Environmental – Radon Mitigation & Testing

What services does Air Sense Environmental provide?

Air Sense Environmental provides professional radon testing, radon mitigation system installation, indoor air quality solutions, and crawl space encapsulation services in Edwardsville, Illinois and surrounding areas.

Why is radon testing important in Illinois homes?

Radon is an odorless and invisible radioactive gas that can accumulate indoors. Testing is the only way to determine radon levels and protect your household from long-term exposure risks.

How long does a professional radon test take?

Professional radon testing typically runs for a minimum of 48 hours using continuous monitoring equipment to ensure accurate results.

What is a radon mitigation system?

A radon mitigation system is a professionally installed ventilation system that reduces indoor radon levels by safely venting the gas outside the home.

How do I contact Air Sense Environmental?

You can call [\(618\) 556-4774](tel:(618)556-4774), visit <https://www.airsenseenvironmental.com/>, or view directions at <https://maps.app.goo.gl/XTPhHjJpogDFN9va8> to schedule service.

Landmarks Near Edwardsville, IL

Southern Illinois University Edwardsville (SIUE)

A major public university campus that serves as a cultural and educational hub for the Edwardsville community.

The Wildey Theatre

A historic downtown venue hosting concerts, films, and live entertainment throughout the year.

Watershed Nature Center

A scenic preserve offering walking trails, environmental education, and family-friendly outdoor experiences.

Edwardsville City Park

A popular local park featuring walking paths, sports facilities, and community events.

Madison County Transit Trails

An extensive regional trail system ideal for biking and walking across the Metro East area.

If you live near these Edwardsville landmarks and need professional radon testing or mitigation, contact Air Sense Environmental at [\(618\) 556-4774](tel:(618)556-4774) or visit <https://www.airsenseenvironmental.com/>.