**TO:  Name of Local Governing Body**

**Subject:  5G - The Liability and Insurance Questions**  
  
**Given the following factors:**

(1)  Name of town, city or region continues to contemplate the installation of 5G cell towers in front of individual homes and businesses throughout the town, city, or region.  
  
(2)  Extensive scientific evidence suggests that the radiofrequency radiation from 5G cell towers will prove harmful to health and likely fatal to many.  
  
(3) Should 5G cell towers be installed in town, city, or region about number of residents residents will be placed at risk.  
  
(4)  Major insurance underwriters, like Lloyds of London, will not underwrite insurance policies for protection against health claims from wireless technologies, presumably because the risks are so high.

Reference:  <http://themillenniumreport.com/2019/04/why-is-lloyds-of-london-excluding-coverage-for-5g/>

**These liability and insurance questions come to mind:**

(1)  Is the town, city, or region requiring the providers of 5G cellular services to assume legal responsibility, in written contracts, for the liability claims that will inevitably result from the installation of 5G in the town, city, or region ?  
  
(2)  If so, is the town, city, or region requiring the providers of 5G cellular services to show evidence of insurance to cover the costs of such liability claims?  
  
(3)  Or, does the town, city, or region plan to assume legal liability for such claims itself?  
  
(4)  If the latter, has the the town, city, or region arranged for insurance to cover the costs of the liability claims?  
  
(5)  Also, if the latter, has the town, city, or region made any estimates of the costs of such claims?  If so, are those estimates available for public inspection?  
  
(6)  If the claims of liability should spill over to the members of the town, city, or region Council, as the body that has approved the installation of 5G in the town, city, or region, have the members arranged for insurance to cover the costs of such claims?