

Ask Jon Eakes

Lloyds of London bails out of the cell phone health debate

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"The purpose of the exclusion is to exclude cover for illnesses caused by continuous long-term non-ionising radiation exposure i.e. through mobile phone usage." CFC Underwriting LTD, London.

Radio Show on Lloyds EMF exclusion CJAD 17 April 2015 - 30 min.

2010 Lloyds compares EMF to asbestos risks

In 2010 the Emerging Risks Team of Lloyds of London published a white paper on the question of EMF (Electromagnetic fields) and made a comparative study to the history of asbestos and its impact on the insurance industry. In 2010 they concluded that although there were many similarities to the asbestos experience, no current scientific evidence supported any change in current risk management policy related to EMF, but the progress of scientific research must be followed closely.

Download the full report with this link

2015 Lloyds quietly excludes EMF liability from their insurance policies

In 2015 The General Exclusions section of their Canadian ProSurance Architects & Engineers Policy Document places EMF on the same footing as Asbestos: a total exclusion on liability for all types of EMF radiation. Lloyds has ceased to provide any liability insurance for potential health effects of EMF. Lloyds of London is known for accepting the highest level of risks in liability insurance and when they create an exclusion, that exclusion is generally accepted by the entire insurance industry.

Download the full policy with this link.

The implications of this for business, for the personal liability of CEO's, as well as public liability on the part of governments is well explained below in a letter to the BC government from Sharon Noble.

Follow this link for more details on EMF and health risks.

Letter to BC government – "you are now liable for future health problems with cell phones"

Feb 22, 2015

Lloyd's of London excludes coverage for RF/EMR claims

Letter to Government from Sharon Noble - Director of Coalition to Stop Smart Meters in BC (includes A&E Policy Document)

Premier Clark, Mr. Bennett and Mr. Reimer, RE: Lloyd's of London excludes coverage for claims caused by exposure to non-ionizing radiation. "Based on inaccurate information provided by ITRON, Health Canada and Dr. Perry Kendall, you have been telling people that there is no health risk due to prolonged exposure to radiation from smart meters on homes and wifi in school -- this despite your having received 100s of studies by independent researchers and many letters from scientists and doctors to the contrary. "I am now forwarding information that should concern you even if the potential health problems these devices cause British Columbians doesn't. Even though I know that the province and BC Hydro self insure their insurance coverage, I suspect you have a stop loss agreement with protection for catastrophic claims. If this stop loss agreement doesn't already contain this waiver, soon it no doubt will exclude any claims associated with exposure to radiation from wireless devices such as cell phones, smart meters or wifi. Premier Clark, Mr. Bennett and Mr. Reimer, "Lloyd's of London is one of the largest insurers in the world and often leads the way in protection, taking on risks that no one else will. Attached is a recent renewal policy which, as of Feb. 7, 2015, excludes any coverage associated with exposure to non-ionizing radiation. In response to clarification, this response was received on Feb. 18, 2015 from CFC Underwriting LTD, London, UK

agent for Lloyd's: "The Electromagnetic Fields Exclusion (Exclusion 32) is a General Insurance Exclusion and is applied across the market as standard. The purpose of the exclusion is to exclude cover for illnesses caused by continuous long-term non-ionising radiation exposure i.e. through mobile phone usage." "This means that the Province (that is we, the taxpayer) will be held liable for claims from teachers and parents of children suffering biological effects from wifi in schools, from homeowners exposed to RF from mandated smart meters on homes, and from employees forced to use cell phones or exposed to wifi at work. Lawsuits in other countries have resulted in huge payments already, and it is only a matter of time before similar lawsuits are filed and won in Canada. "Potentially those who allow such devices, after having been fully informed about the dangers, could be held liable for negligence, and directors' insurance may not provide financial protection. Directors' insurance applies when people are performing their duties "in good faith". It is hard to argue they are acting "in good faith" after having been warned by true scientific experts and by a well-respected insurer. "Consider yourself notified once again that you could be held legally responsible for the decisions you have made." Yours truly, Sharon Noble Victoria, BC.

Text of Lloyds EMF exclusion statement cited above:

GENERAL INSURANCE EXCLUSIONS

32. Electromagnetic fields directly or indirectly arising out of, resulting from or contributed to by electromagnetic fields, electromagnetic radiation, electromagnetism, radio waves or noise.

Cell phone manufactures already trying to limit liability

Health warnings about the use of cell phones exist in every manufacturer's documentation, but these warning are deeply buried in unread user manuals. Their sole purpose seems to attempt to side-step liability in case a health link to cell phone use is proven in court. They will say: "We told you not to hold it close to your head". They say to keep the phone away from your body, but they know, and their advertising shows, that no-one does that. The C4ST.ca has dug through some of those manuals for us. As they say: this list should be printed on every new phone box and posted in schools and work places.

Remember, this all relates to the old cell phones. Consider for a moment the much stronger G4 and G5 phones coming soon, not to mention wrist watch cell phones worn directly on the skin all day long. I think that Lloyds of London has seen the writing on the wall and they stepped out of the line of fire.

Major Device Safety Warnings

Below is a list of warnings from every major manufacturer in the world found deep inside their user manuals warning consumers of the dangers of holding their device to the head or storing in pockets/bras. Most people have no idea. This information should be on the front package of every device.

Apple - "iPhone's SAR measurement may exceed the FCC exposure guidelines for body-worn operation if positioned less than 15 mm (5/8th inch) from the body. When using iPhone near your body for voice calls or for wireless data transmission over a cellular network, keep iPhone at least 15 mm (5/8th inch) away from the body, and only use carrying cases, belt clips or holsters that do not have metal parts and that maintain at least 15 mm (5/8th inch) separation between iPhone and the body."

SAR (Specific Absorption Rate) which is a measure of the rate at which energy is absorbed by the human body when exposed to a radio frequency (RF) electromagnetic fields.

(NOTE: APPLE RECENTLY STOPPED DISTRIBUTING MANUALS WITH THE IPHONE AND THE SAFETY WARNING MUST NOW BE SEARCHED FOR DEEP WITHIN THE TEXT ON THE PHONE ITSELF)

Blackberry - "Use hands-free operation if it is available and keep the BlackBerry device at least 0.98 in. (25 mm) from your body (including the abdomen of pregnant women and the lower abdomen of

teenagers) when the BlackBerry device is turned on and connected to the wireless network.

Samsung - "For body-worn operation, this phone has been tested and meets FCC RF exposure guidelines when used with an accessory that contains no metal and that positions the mobile device a minimum of 1.5cm from the body."

Motorola - "If you wear this mobile device on your body, always place the mobile device in a Motorola-supplied or approved clip, holder, holster, case, or body harness. If you do not use a body-worn accessory supplied or approved by Motorola, keep the mobile device and its antenna at least 2.5cm (1 inch) away from your body."

Sony - "For body-worn operation, this phone has been tested and meets FCC RF exposure guidelines when the handset is positioned a minimum of 15mm away from the body without any metal parts in the vicinity of the phone or when used with the original Sony Ericsson body-worn accessory intended for this phone. Use of other accessories may not ensure compliance with FCC RF guidelines."

T-Mobile - "This device has been tested for body-worn operation with the distance at of 0.79 inch (2cm) for a normal mode and with the distance of 0.39 inch (1cm) for a hot-spot mode from the user's body. To comply with FCC RF exposure requirements, a minimum separation distance of 0.79 inch (2cm) for a normal mode and 0.39 inch (1cm) for a hot-spot mode must be maintained from the user's body."

Casio - "For body-worn operation, this phone has been tested and meets the FCC RF exposure guidelines when used with an accessory that has not metal parts and that positions the handset a minimum of 2cm from the body. Noncompliance with the above restrictions may result in violation of RF exposure guidelines."

Pantech - This device was tested for typical body-worn operations with the back of the phone kept 2cm from the body. To maintain compliance requirements, use only belt clips, holsters, or similar accessories that maintain a 2cm separation distance between the user's body and the back of the phone, including the antenna."

HTC - "This device was tested for typical body-worn operations. To comply with RF exposure requirements, a minimum separation distance of 1cm must be maintained between the user's body and the handset, including the antenna."

Kyocera - "To maintain compliance with FCC RF exposure guidelines, if you wear a handset on your body, use a Sprint-supplied or Sprint-approved carrying case, holster, or body-worn accessory. If you do not use a body-worn accessory, ensure the antenna at least 0.886 inch (2.2cm) away from your body when transmitting. Use of non-Sprint-approved accessories may violate FCC exposure guidelines."

Keywords:

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