Request	Response
1. Is Wigan Council insured against claims alleging injury or illness caused by electromagnetic fields (EMFs) from telecoms masts it has approved?	1. Wigan Council has maintained liability insurance through Maven Public Sector since 2017. Both at the time of the approval in December 2021 and currently, the Council's insurance includes Public Liability cover. The applicable Public Liability wording provides indemnity in respect of the Council's legal liability for damages or compensation consequent upon Personal Injury or Property Damage arising from an occurrence in connection with its business. “Personal Injury” includes bodily injury, with “Bodily Injury” defined to include death, disease, illness and physical and mental injury. I have specifically reviewed the relevant policy documentation for provisions relating to electromagnetic fields. There is no specific exclusion, restriction or sub-limit referring to electromagnetic fields, electromagnetic radiation, EMFs, mobile telephone masts or telecommunications masts in the relevant documentation reviewed. There is equally no separate provision expressly providing standalone “EMF cover”. Instead, a claim alleging actual injury or illness caused by exposure to EMFs would be considered under the general Public Liability provisions of the policy, subject to the Council having a legal liability and all applicable policy terms, conditions and exclusions. This means that the absence of an EMF exclusion should not be interpreted as confirmation that any claim would automatically be accepted or paid.
2. Please provide the relevant insurance wording showing any cover, exclusions or restrictions, both now and on 22 December 2021, when mast application A/21/92548/TCSO at Wigan Road/Gibfield Park Way, Atherton, was approved.	2. On 22nd December 2021, Wigan Council held Public Liability insurance covering the period 1 May 2021 to 30 April 2022. The Public Liability limit was £50 million for any one occurrence, subject to a £250,000 self-insured retention. As detailed above, there was no specific EMF exclusion, restriction or sub-limit identified within the

	2021 primary or excess liability documentation reviewed.
3. Please provide the specific EMF terms, rather than just a general insurance certificate.	3. As with the 2021 arrangements, no specific EMF exclusion, restriction or sub-limit has been identified within the current primary or excess liability schedules.
4. If this risk is self-insured, please confirm.	4. The EMF risk is not separately identified as wholly self-insured. Wigan Council does, however, retain the first £250,000 of each Public Liability occurrence under the current programme, together with the applicable aggregate self-insured retention. The appropriate description is therefore that the Council has a self-insured retention beneath its insured liability programme, rather than the EMF exposure being wholly self-insured. For completeness, the position described above concerns the insurance arrangements potentially applicable to a claim. It does not constitute an acceptance of liability by Wigan or confirmation that any particular claim alleging injury or illness from EMF exposure would be covered. Any such claim would need to be considered on its individual circumstances against the policy terms applicable to the relevant period.