

RDN – French Creek Cell Tower

My Name: Daniel Duggan

I am a French Creek resident and since my introduction to cell-tower mayhem in my own neighborhood, I'm now a member of VISTA (Vancouver Island Safe Tech Alliance), a coalition of concerned citizens and science educated professionals. I'm opposed to, and I do not consent to, this Hodges Rd. telecommunications tower. Science is divided, health and safety information provided by the government is dated. Health Canada's Safety Code 6 dates back to 2015 and is not adequate in the context of technology today. Technological growth has been exponential.

Scientific disparity alone is enough to cause alarm. Our race to embrace new technologies has brought us to a dangerous precipice. The introduction of 5G will push us to the very limits of life. A fragile ecosystem is at stake. Many countries throughout Europe have lowered the threshold of acceptable exposure to electromagnetic radiation (EMFR); some countries ten-fold, others up to a hundred times less than the "acceptable" limits set in North America.

"April, 2000: Europe – Salzburg Resolution

European scientists recommended the maximum RF exposure for humans to be no more than 1/10,000th of what they are in the U.S. – where they have no limits for long term exposure. Such lax standards have been determined by outdated science and by the legal and regulatory maneuvering of the powerful telecommunications industries."

http://electromagnetichealth.org/wp-content/uploads/2010/04/BRAG_Schools.pdf

Alarm bells are ringing in many countries, mostly European countries. The rise of many debilitating diseases has exploded. That is to say - "Illnesses linked to EMFs/EMR - Leukemia, breast, brain, thyroid, pancreatic, liver, testicular, colon and other forms of cancer, brain tumors, neurological conditions, ADD, Autism, Alzheimer's, Parkinson's, Sudden Infant Death Syndrome (SIDS), miscarriages, depression, suicides, sleep disorders, cognitive problems, cardiovascular irregularities, hormone disruption, immune system disorders, metabolism changes, stress, fertility impairment, increased blood-brain barrier permeability, mineral disruption, DNA damage, tinnitus, asthma, etc.

Proven environmental and biological harms have been done by EMF's. As you may have heard, our pollinators are at risk, their numbers have fallen by measures of half or more; bees, butterflies and a host of other insects have all been affected.

Electromagnetic Radiation caused by microwave emitting cell-towers is also killing our forests, there's a drying trend that no one seems to be paying attention to. Climate change is being exacerbated by the drying effects of Electromagnetic Radiation. EMFR, is causing more forest fires; more dangerous fires than ever before.

“Scientists and health care experts say that the major contributor is the invisible, silent, odorless and tasteless “electrosmog” comprised of man-made non-thermal EMFs produced by anything in which 50 / 60 Hz electricity is flowing, and flowing by all of today’s extremely profitable (but never independently tested for safety to human health) wireless radio products, devices and gadgets, all of which produce hazardous, pulsed, non-thermal RF EMF radiation (also called, simply, EMFs). Yet no western government seems to be aware of, or concerned about, this? Shouldn’t this warrant an immediate national – if not global – investigation?”

Now here comes the kicker to all of this ...

The largest insurance underwriters on the planet have withdrawn coverage for damages caused by electromagnetic radiation (EFR /EMF).

Lloyd’s of London and its underwriter CFC Underwriting Limited exclude any liability coverage for claims, “directly or indirectly arising out of, resulting from or contributed to by electromagnetic fields, electromagnetic radiation, electromagnetism, radio waves or noise.” (Exclusion 32, page 7). Ponder that.

Insurance underwriters ‘globally’ follow suit. Swiss Re has recommended to other insurance companies to write in exclusion clauses against paying compensation for illnesses caused by continuous long-term non-ionising radiation exposure. The recent Austrian insurance company AUVA report confirms DNA-breaks caused by non-ionising radiation.

- <https://www.jrseco.com/major-austrian-insurer-auva-finds-effects-of-cell-phones-on-dna-eeg-and-human-proteins/>

AUVA Athem 2 report: “DNA damage from cell phones proven” (Article Diagnose Funk) With many of the world’s largest insurance underwriters distancing themselves from any and all sorts of electromagnetic pollution (EFR /EMF). What are we to think? What are we, the trusting / unsuspecting public to think? ~ “Lloyd’s of London”?

From what we’ve been able to determine, it would seem that your own ‘Municipal Insurance Policy, your ‘MIABC’ Liability Protection Agreement - through the Municipal Insurance Association of British Columbia has a few related exclusions that you may want to take a look at (i.e.)

SECTION III: COVERAGE A EXCLUSIONS

Coverage, under Coverage A, does not apply to the following:

1. Personal Injury by One Insured Party against Another Insured Party Exclusion
Liability for claims brought by one Insured Party against another Insured Party for Personal Injury, except that this exclusion shall not apply to any such claims by former members, officers, or employees of an Insured Party with respect to an occurrence taking place after the date of termination of their appointment or employment by an Insured Party.

17. Pollution Exclusions

Pollution liability involving:

(a) Claims in which it is alleged an Insured Party caused or contributed to the release, escape, discharge, dispersal, or presence of Pollutants.

The following definitions shall apply to Pollution Exclusions 17(a) to (d) listed above

Pollutants: Any solid, liquid, gaseous, thermal or electromagnetic irritant, or contaminant, either naturally occurring or otherwise, and including but not limited to smoke, vapour, soot, fumes, acids, alkalis, chemicals, waste, urea formaldehyde, and electromagnetic currents.

'Waste' includes materials to be recycled, reconditioned, or reclaimed. The term 'Pollutants' includes the singular word pollutant and any threatened or alleged release, escape, discharge, dispersal, or presence of a pollutant.

To add drama to the list of insurance underwriter exclusions, Rogers / Telus / Bell and many others are now telling their shareholders that civil suits filed against them in future for harms caused to the public and the environment as a result of EMF / EMR exposure will cost their companies.

Liability and Risk from 5G and Cell Towers

Verizon Wireless Warns Shareholders of Risk But Not Consumers Nor Neighbors

"Our wireless business also faces personal injury and wrongful death lawsuits relating to alleged health effects of wireless phones or radio frequency transmitters. We may incur significant expenses in defending these lawsuits. In addition, we may be required to pay significant awards or settlements."

Insurance Companies Rank RF Risk as "High"

Industry Standard to Exclude Coverage

Source:

<https://ehtrust.org/liability-and-risk-from-5g-and-cell-towers>

Electromagnetic Fields are defined as a "pollutant" by insurance companies and are not covered. EMF exclusion clauses are the standard in the industry.

EHT: <https://ehtrust.org/wireless-companies-warn-shareholders-but-not-people-emfs-are-not-insurable/>

Could the proliferation of electromagnetic devices and cellular networks (i.e cell towers, satellites and ...) and the emerging new world of interconnectedness referred to as the 'Internet of Things'; could such proliferation bring us to the brink of extinction? Think

about it. Even your electric toothbrush will be able communicate with your phone. Is this necessary? Is this sensible?

I see history repeating itself, a revival of the past horrors experienced with things like: mercury, lead, dioxins, DDT, Asbestos, Thalidomide, Tobacco etc.,etc .. could be on the horizon. Where are we headed?

In my opinion, it's your job ladies and gentlemen as keepers of the public trust to protect people and the environment. Please make the right decisions here today. We ask you to deliver a letter of Non-Concurrence to Mr. Gregg and ISED. Thank you!