

**The biggest insurance companies in the world know it. The Securities and Exchange Commission knows it. And the telecoms know it.**

## **5G is a “High Impact Liability” Risk**

In its 2019 *New Emerging Risks SONAR Report*, **Swiss Re**, one of the world’s largest insurance companies, classified 5G as a “**High Impact Liability**” risk. The report stated, “**Existing concerns regarding potential negative health effects from electromagnetic fields (EMF) are only likely to increase. An uptick in liability claims could be a potential long-term consequence.**”



In its business insurance policies, **Lloyds of London** says it will not cover “**claims arising out of, resulting from or contributed to by electromagnetic fields, electromagnetic radiation, electromagnetism, radio waves or noise.**” In other words, wireless radiation from wireless antennas including 5G small cells, is not covered by their policies.

**And here’s what the telecoms say in their 10-K filings with the SEC:**



*“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.”*



*“Our business could be adversely affected by findings of product liability for health or safety risks from wireless devices and transmission equipment...Allegations have been made that the use of wireless handsets and wireless transmission equipment, such as cell towers, may be linked to various health concerns, including cancer and brain tumors.”*



*“We also face current and potential litigation relating to alleged adverse health effects on customers or employees who use such technologies including, for example, wireless devices. We may incur significant expenses defending such suits or government charges and may be required to pay amounts or otherwise change our operations in ways that could materially adversely affect our operations or financial results.”*