

From: [REDACTED]
Sent: 29 April 2026 14:32
To: Gary Marsh (Cllr); John Hitchcock (Cllr); Abdul Bashir (Cllr); Paul Brown (Cllr); Graham Casella (Cllr); Chris Cherry (Cllr); John Dabell (Cllr); Tofojju Hussain (Cllr); Mike Kennedy (Cllr); Paul Kenny (Cllr); Dick Sweatman (Cllr); Cavan Wood (Cllr)
Cc: Matthew Cornish (Cllr); Richard Bates (Cllr); HRohimun@uk.ey.com; Hamish Evans
Subject: DM/26/0568

To the Councillors,

No matter what technical assurances are provided by the applicant, there is a fundamental fact being ignored in this chamber: **the global insurance industry—the world's ultimate authority on risk—refuses to indemnify the risks of non-ionising radiation.**

If a multi-billion-pound sector built on the cold calculation of liability won't touch this technology with a barge pole, why should this Council?

The Industry Standard of Risk

Lloyd's of London and other major global underwriters specifically exclude "non-ionising radiation" from standard liability policies. We are not "anti-technology" fanatics; we are residents pointing to a massive, market-driven signal. If these masts were truly safe, they would be insurable. They are not.

A Failure of the Officers' Report

This point has been stated clearly and concisely in objections filed. Yet, the Officers' Report presented to you is silent on this matter. By ignoring the insurance industry's assessment, the report fails to provide you with the full picture of the liability you are assuming on behalf of the public.

The Myth of Signal Precision

The applicant's claim that radiation will be confined strictly to the railway line is a physical impossibility.

- **Signal Spill:** RF signals involve "side lobes" and scatter; they do not travel in a laser-thin line.
- **Environmental Impact:** Vegetation and wildlife to the east will be subject to chronic, 24/7 exposure.
- **Residential Exposure:** Claiming a 100m distance protects residents is a subjective tactic used to mask the encroachment of industrial infrastructure.

Your Common Law Duty of Care

As Councillors, you hold a **Common Law Duty of Care** to not cause or allow foreseeable harm. You are being asked to rely on ICNIRP certificates, which only measure short-term thermal effects (heating). They offer zero protection against long-term biological effects—the very reason insurers have walked away.

By approving this, you are accepting a level of risk that professional risk managers find too dangerous to touch. If a future harm is proven, the insurance industry is protected by its exclusions, but the Council will be left as the party that ignored repeated warnings.

If the risk is too great for the insurance industry, it is too great for this community. We urge you to fulfill your duty of care and reject this application.

Yours etc