



**Information Governance Team**

Postal Address:  
Coventry City Council  
PO Box 15  
Council House  
Coventry  
CV1 5RR

[www.coventry.gov.uk](http://www.coventry.gov.uk)

E-mail: [infogov@coventry.gov.uk](mailto:infogov@coventry.gov.uk)

Phone: 024 7697 5408

30 August 2024

Dear Sir/Madam

**Freedom of Information Act 2000 (FOIA)**

**Request ID: FOI641663695**

Thank you for your request for information relating to Electro-Magnetic Frequency Waves (5G technology) - insurance cover.

You have requested the following information:

**Please would the Council send me the exact clause in their public liability insurance that shows that the Council is indemnified against claims on the Council for harm caused by EMF radiation.**

In response to your request, we confirm that the Council's public liability insurance has the following Insuring Clause, which states the following:

*"The insurer agrees to indemnify the insured by the terms of this insured section against legal liability to pay damages or compensation, including claimant costs recoverable from the insured, as a result of personal injury, damage, denial of access or nuisance that occurs during the period of insurance and arises out of and in connection with the business".*

In the policy, bodily injury is defined as "death, disease, illness, physical and mental injury of or to an individual".

If someone was injured by radiation that was caused by the negligence of the Council, then a claim for damages would be covered under the above clauses because it is not excluded anywhere else in the policy.

The supply of information in response to a FOI request does not confer an automatic right to re-

use the information. You can use any information supplied for the purposes of private study and non-commercial research without requiring further permission. Similarly, information supplied can also be re-used for the purposes of news reporting. An exception to this is photographs. Please contact us if you wish to use the information for any other purpose.

For information, we publish a variety of information such as: [FOI/EIR Disclosure Log](#), [Publication Scheme](#), [Facts about Coventry](#) and [Open Data](#) that you may find of useful if you are looking for information in the future.

If you are unhappy with the handling of your request, you can ask us to review our response. Requests for reviews should be submitted within 40 days of the date of receipt of our response to your original request – email: [infogov@coventry.gov.uk](mailto:infogov@coventry.gov.uk)

If you are unhappy with the outcome of our review, you can write to the Information Commissioner, who can be contacted at: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF or email [icocasework@ico.org.uk](mailto:icocasework@ico.org.uk).

Please remember to quote the reference number above in your response.

Yours faithfully

**Information Governance**