

Questions from Gisela Norman

To Councillor Toby Sturgis – Cabinet member for Strategic Planning, Development Management, Strategic Housing, Operational Property and Waste

Question

I understand that Wiltshire Council's obligation generally is to protect the health and well being of the community, from having worked in health care for 40 years or more, that statement I understand. So my question is about health concerns:

It is reported that some Lloyds insurance policies now have specific exclusions for the effects of non-ionising radiation. Does Wiltshire Council have the necessary insurance cover in place or does it have these exclusions? If insurers are excluding these liabilities in policy conditions it would appear that they are concerned about unquantifiable real risks?

Wiltshire Council formally makes these decisions and if, for example, the health concerns expressed by some scientists are later found to be well founded will it be Wiltshire Council who is legally held to account?

Answer

It is standard amongst most insurers that non-ionising radiation is excluded in their policies and this is the case with Wiltshire Council's policies. Therefore Wiltshire Council do not have a policy in place to cover non-ionising radiation.

It is hard to say the reasons why insurers exclude it in their policies but this is likely to be due to the unquantifiable risk in terms of potential costs rather than a 'real' risk.

It is impossible to say if Wiltshire Council would be held to account for a claim against the effects of non-ionising radiation. This will depend on the circumstances of the claim and will only come out over time as cases are brought and settled against Wiltshire or bodies.