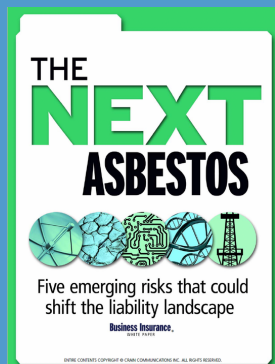


5G, CELL TOWERS AND WIRELESS

LEGAL & LIABILITY ISSUES SHAREHOLDER WARNINGS



"Some research has shown biological effects from lower-level "non thermal" exposure and people exposed at lower levels have reported headaches, dizziness, nausea, mood disorders, mental slowing and memory loss."

***Business Insurance White Paper,
The Next Asbestos: Five Emerging Risks
That Could Shift the Liability Landscape***

Insurance Authorities Rate 5G as "High Risk."

5G mobile networks are classified as a "high," "off-the-leash" risk. "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" and "as the biological effects of EMF in general and 5G in particular are still being debated, potential claims for health impairments may come with a long latency." — Swiss Re Institute (2019)

Insurance Companies Have Electromagnetic Field Exclusions As the Industry Standard

Electromagnetic field exclusions" are clear and common in most insurance companies. It is applied as a market standard. This exclusion serves to exclude cover for illnesses caused by long-term EMF (non-ionizing radiation) exposure." — Complete Markets

"Exclusions: This insurance does not apply to: Bodily injury, personal injury, advertising injury, or property damage arising directly or indirectly out of, resulting from, caused or contributed to by electromagnetic radiation, provided that such loss, cost or expense results from or is contributed to by the hazardous properties of electromagnetic radiation." — Portland Oregon Public School Insurance (page 30)

Insurance Plans Not Only Exclude EMF Damages, But Some Even Exclude Defending Decision Makers From Actions

"This policy does not apply to and we will not provide a defense for: a. bodily injury... arising out of ... exposure to or contact with electromagnetic radiation... b. costs of abatement .. of EMF" or c. any supervision, instruction, recommendation, warning or advice given or which should have been given in connection with a or b. above."- City of Ann Arbor Michigan Insurance Policy page 14.

Wireless Companies Rank EMF as a Risk with High Impact

"Electro-magnetic signals emitted by mobile devices and base stations may be found to pose health risks, with potential impacts including: changes to national legislation, a reduction in mobile phone usage or litigation." — Vodafone 2017 Report ranks EMF as a "Principal Risk with "High" impact.

Wireless Companies Warn Shareholder About Risk But Not People Living Near Their Wireless Infrastructure

Crown Castle says:

"We cannot guarantee that claims relating to radio frequency emissions will not arise in the future or that the results of such studies will not be adverse to us...If a connection between radio frequency emissions and possible negative health effects were established, our operations, costs, or revenues may be materially and adversely affected. We currently do not maintain any significant insurance with respect to these matters."

Wireless Companies Define Pollution in Their Own Policies as Including EMFs, Microwaves and Non-ionizing Radiation.

Verizons Total Mobile Protection Plan says: "Pollution" is defined as "any solid, liquid, gaseous, or thermal irritant or contaminant including smoke, vapor, soot, fumes, acid, alkalis, chemicals, artificially produced electric fields, magnetic field, electromagnetic field, sound waves, microwaves, and all artificially produced ionizing or non-ionizing radiation and/or waste."