

Are nuclear plant accidents insured?

By CATHERINE SIEGNER
Of the Emerald

Along with nuclear plant safety, security, waste storage, reliability and cost, insurance is a major concern in assuring atomic power a role in the country's energy future.

The 1957 Price-Anderson Act provides government-backed public insurance coverage in case of nuclear plant accidents — whether caused by fire, intrusion, or "acts of God." Liability is limited to \$560 million per occurrence.

As the national debate over the pros and cons of "peaceful" uses of the atom continues and more detailed information is compiled concerning economic and health issues, the insurance question becomes more pressing.

People around the country are asking how much money can be collected in event of a "meltdown" or serious nuclear accident. They want to know why homeowner's insurance policies do not include coverage for nuclear damage. They wonder where they would go if their property became contaminated with radiation dust or they contracted radiation sickness.

These concerns have brought forth responses from both opponents and supporters of nuclear power. Earle Maynard, an insurance broker from San Francisco, was in Eugene recently to discuss nuclear insurance.

Maynard brokers several coal-fired and nuclear plants across the country. He specializes in high risk insurance, including liquid natural gas facilities.

Experts differ on issue

"The next most important thing, to food and water is energy," Maynard said. "Our energy future includes coal and nuclear plants, and we must realize the compelling nature of nuclear power."

Maynard maintains he has no qualms about insuring nuclear plants, and feels nuclear opponents do not realize that the plants are relatively safe.

"I have become convinced that the problems (with nuclear power) are not scientific, but psychological," he said. "There's a neurosis in this country about nuclear power."

Maynard said built-in emergency systems at atomic power plants always work, and hence there is no cause for alarm over a potential disaster.

"At the Browns Ferry loss, there was a fire in a Tennessee Valley Authority Nuclear Complex," he explained. "There were 17 safety systems, and seven were still in operation when the fire was stopped."

Rods containing uranium pellets under pressure are used to fuel nuclear plants. In event of an emergency, these rods are programmed to automatically "scram," or raise up out of the boronated water in which they are usually suspended. This precaution is to insure the rods do not overheat and present a danger to the reactor core.

Maynard said individual utilities owning nuclear plants must have liability insurance for damages, and that electric rates pay for this service. He said homeowner's policies do not cover nuclear accidents because private insurance companies would go broke attempting to pay everyone for such damages.

The Trojan nuclear plant in Oregon is covered by the Price-Anderson Act, and also by a \$220 million policy taken out by Portland General Electric Co. This policy covers some property and earthquake damage.

"The Price-Anderson act was enacted because utilities wouldn't get involved in nuclear power without some protection from liability," Maynard explained. "Price-Anderson protected their assets."

The act was re-examined in 1967 and 1977 by Congress, and due in part to heavy utility lobbying, the \$560 million ceiling on liability was not increased.

"The limit on liability is academic," Maynard said. "It's just a figure."

Herbert Denenberg, Pennsylvania insurance commissioner, does not agree with Maynard's analysis of nuclear insurance coverage. Denenberg recently published two documents on the subject; "A Citizen's Bill of Rights" and "A Consumer's Guide to Nuclear Non-Insurance."



Emerald graphic

Denenberg sought to inform consumers about the "lack of adequate insurance protection against nuclear accidents." He wrote: "If your house, car or health were destroyed or contaminated by a nuclear accident, don't count on homeowner's coverage, automobile coverage or health insurance policies to pay the bill."

"The Atomic Energy Commission's own studies indicate a major nuclear accident could cause from \$7 billion to \$280 bil-

lion in losses," Denenberg wrote. "Fialph Nader testified that a nuclear accident could turn an entire state the size of Pennsylvania into a disaster area."

Denenberg does not believe any insurance company can guarantee losses to the public in the event of an atomic plant disaster would be repaid.

"It may be that nobody but God could write the insurance policy we need on nuclear power plants," he concluded.

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THE EMU CULTURAL FORUM AND UNIVERSITY THEATRE 4:30 PROUDLY PRESENT

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McARTHUR COURT

8:00 PM
TICKETS:
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Available at: EMU Main Desk, U of O Book-
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SIS. 10:18

PRESIDENT BOYD

will be in the INFORMATION and GRIEVANCE
CENTER Thursday from 9:30-10:30. 04077-10-19

FRED P. SMITH: This is the Personal you wanted.
HAPPY 21. 10:18

HAVE PEOPLE BEEN CALLING YOU DORM
RAT? JOCK? GREEK FREAK? FOUR
EYES? Or some other sweet names.
Come use the EMU Craft Center and they'll call
you CRAFTY. 03864-10-18

APPLICATIONS ARE STILL being accepted for
positions on University Standing Committees. Your
opinions are why they exist. Applications due Oc-
tober 13 by 5 p.m., Suite 4 EMU. 03866-10-18

PREGNANT? YOU HAVE A FRIEND AT BIRTH-
RIGHT. Confidential information and preg-
nancy test. Call 687-8651. 03429-TFN

HOUSEBOYS for Sorority needed IMMEDIATELY!
Phone: 485-8857. 10:20

HELP! My Van's windshield was badly cracked on
Monday 16th afternoon while parked at the meters
on University Ave. near the baseball field. Need
witnesses. REWARD!! Call 485-1948. 10:18

BRUCE L: Through your time of uncertainty,
friends are there, but don't overlook the one who
loves you. Thanks for Saturday Night. 10:18

TO THE SAE PANTLESSLESS WONDERS: The
"Drop Trou" scene was cute, but what comes off
next time? Thanks for the great time. Love ya, B.S.,
S.K., S.F., L.M. 10:18

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03954-10-19

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ORVILLE and WILBUR.

Welcome back to Kitty Hawk. (Hope you made it).
Love the one who's always WRIGHT. 10:18

PHI PSI LITTLE SISTERS-We had fun rushing you
and we hope to have more fun as your big bros. WE
LOVE YOU ALL. THE PHI PSIs 10:18

TO THE SIGMA GIRL from 3rd floor DeCou: LET'S
RUB IT IN! LOVE. FRIENDS OF CORKER 10:18

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10:18

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10:18

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YA-HOO, TAY-ROO!!!

Have a great b-day, dana

10:18

A-HOLE: Thanks for an outrageous weekend. I'll
never forget! SKINNY MINNY. 10:18

CONGRATULATIONS AND WELCOME to the
new 1978-79 STARDUSTER COURT girls: Linda,
Cheryl, Ann, Casie, Julie, April, Karen, Val, Phyllis,
Lisa and Christin. Hoping for a great year to-
gether!!! Your Big Bros at KAPPA SIG 10:18

LAURA T. from UI. I know you thought you'd never
see this but BABE, how d you get so many dim-
ples? Honest, its cute!!! Congratulations LITTLE
SIS — SCOTT. 10:18

CANDIDATES

Mandatory candidates meeting tonight at 5 p.m. in
the Forum Room. You must attend or send a rep-
resentative. You are responsible for all information
given at the meeting. 03988 10:18

Whom Can You Trust: Plato, Spinoza or Christ?
Inter Varsity Christian Fellowship meeting 7 p.m.
tonight. EMU. Room to be posted 10:18

WANT TO WIN A PRIZE!

Find the EMU Craft Center advertisement in tomor-
row's paper and answer the Pedantic
Riddle. 03996 10:18