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INTER-OFFICE MEMORANDUM

714587

TO: J. W. Kennedy  
FROM: C. S. Smith  
SUBJECT: Hazard and insurance

DATE February 24, 1944

VERIFIED UNCLASSIFIED

A-84-019

*JA Brown FSS-16 7/11/94*

61-22  
Project Records

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OS-6 *6/3 7/11/94*

Some of the men in the metallurgy group are rather worried over the apparent lack of coverage provided by the standard extra-hazardous insurance policy. This policy seems to cover adequately death or damage resulting from a mechanical accident, but provides absolutely no coverage for the real hazard involved in our work, namely radioactive poisoning from inhaled or ingested plutonium, the symptoms of which may be years in developing. In particular, while the policy covers surgical operation and temporary disability, it does not cover physician's as opposed to surgeon's fees and does not cover hospitalization in excess of \$25.00. Moreover it is completely inapplicable for any illness or disability that does not occur within thirty days of the termination of the policy or that occurs later than ninety days after the accident.

The project is wasting money in paying extra-hazardous premium rates for a policy that does not cover the hazard involved.

It seems to me that it is inhumane, unethical, and unfair to ask our men to work with a material as hazardous as this unless they are given assurance that their families will not have to bear the expense of prolonged hospitalization, repeated operations, and expensive treatment by physicians at some future time when their connection with the project has ceased.

I would like you to bring this matter before the governing board at their next meeting, and endeavor to obtain some action that will reassure the men and remove any reluctance to handle this very dangerous substance.

*Cyril Stanley Smith*  
Cyril Stanley Smith

CSS:mep  
cc J. R. Oppenheimer  
L. Hempelman

FINAL DETERMINATION  
UNCLASSIFIED  
L. M. Redman  
JAN 22 1979

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