

## Cyberbullying: More Than Words Can Hurt You



*"Sticks and stones may break my bones but words can never hurt me."*

We tell our children this so they won't react to other kids calling them names. The truth is that words can hurt, not physically, but emotionally and psychologically. Nowadays schoolyard [bullying](#) doesn't stop at school. With texting, cell phones, uploaded videos, and other social media these ever-more vicious attacks can be almost non-stop. Some of these cyberbullies even create websites specifically targeting a single victim.

Teenagers are online in one form or another nearly around the clock. Thus a cyberbully can reach their target anytime and the attack can be viewed by a much larger group of the victim's peers and even go viral. Websites and videos can eventually be pulled down but the damage has already been done and easily reloaded. A more pernicious aspect is some cyberbullies use anonymous emails or fake screen names to try to hide their tracks so the source can't be identified. This emboldens the bullies even more as they don't fear retaliation or punishment. Sadly law-enforcement is reluctant to get involved unless an actual crime is committed or there is a threat of physical harm.

As horrible as the idea of your child being a victim of cyberbullying, imagine if your child was the bully or falsely accused of being the bully. Civil lawsuits usually follow, psychological counseling is often recommended for both the victim and abuser. Even if the accusation of cyberbullying turns out to be groundless reputations have been ruined.

The financial impact can be devastating but [CyberSafety® Coverage](#) from Lexington, an endorsement available in the *Non-standard Homeowners, Renters, Condominium, Rental Dwellings, Vacant Dwellings* product can provide coverage in what can be a very difficult time.

- Limits of up to \$250,000 for damages including defense costs.
- Crisis Response Coverage to help manage the situation including handling the adverse publicity.
- Up to \$5,000 to hire a public relations firm to manage the adverse media attention and potential reputational fallout even if the allegations turn out to be false.

*Coverage does not respond when parents or guardians had knowledge of the cyberbullying event and failed to either prevent the cyberbullying or notify the proper authorities.*

### **Non-standard Homeowner or Rental Dwelling**

Having difficulty finding coverage for your homeowner or rental home? Big "I" Markets can help. We have an A Rated Excess & Surplus Lines carrier offering homeowners insurance for risks other carriers decline or are unable to write.

### TARGET MARKET & ELIGIBILITY

While there is no maximum Coverage A limit, there is a minimum limit that varies by state, and exposure. Visit [www.bigimarkets.com](http://www.bigimarkets.com) to open a chart for minimum guidelines and definitions.

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*The product and eligibility may have been revised or discontinued since the original article was written. Review the Information page for each product on Big "I" Markets for current content and instructions.*



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What you should send us:

- Older, updated well-maintained homes (Older Home Questionnaire Required)
- Coastal, Non Coastal or Brush Exposures
- Log Homes
- Trampolines, Unacceptable Animals, Unfenced Pools
- Homes titled in an LLC or corporate name (Corporate Questionnaire Required)
- Risks cancelled due to nonpayment of premium
- Risks with prior losses or being non-renewed
- Protection class 9/10
- Builders Risk

Ineligible risks include knob and tube wiring, homes in poor condition/poor maintenance; mobile homes; risks with open claims; more than 2 family unit; business or day care on premise.

#### COVERAGE HIGHLIGHTS & AVAILABILITY

- Industry-accepted ISO HO3 policy forms modified to tailor coverage for unique exposures
- Many standard ISO endorsements and customized endorsements available
- Flexible deductible options
- Minimum Premium \$1,000
- 25% Minimum Earned Premium applies
- Lex CyberSafety<sup>SM</sup> endorsement (provides liability coverage for damages arising from cyberbullying claims as mentioned above)

This market is now accepting PC 9/10, builder's risk, renters & condominium risks once again and is available in all states except for Hawaii. Learn more at [www.bigimarkets.com](http://www.bigimarkets.com).