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A Christmas Cyberbullying Story



Remember the scene in *A Christmas Story* when Ralphie snaps and [attacks the bully](#) Scut Farkus? While it might feel satisfying to see a bully get walloped in reality that's not the way to handle them. 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.

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 Homeowner or Rental Dwelling** product can provide coverage in what can be a very difficult time. It features:

- 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.

Check out more features of Big "I" Markets products **Non-standard Homeowners or Rental Dwelling, Non-standard Condominium Unit Owner, Non-standard Renters, and Vacant Dwelling - Non-standard.**

TARGET MARKET & ELIGIBILITY

While there is no maximum Coverage A limit, there is a \$150 - 200K minimum limit that varies by state, and exposure.

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

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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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
- Lex CyberSafetySM endorsement (provides liability coverage for damages arising from cyberbullying claims as mentioned above)
- The LexElite Pet Insurance Enhancement

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.