

Lex CyberSafetySM Coverage An Endorsement to LexElite[®] Homeowners Insurance

Supporting Cyber Safety and Awareness



A leader in homeowners insurance protection, Lexington has long been dedicated to keeping families safe. We are constantly seeking new and better ways to protect our customers. Today, as teens and families wrestle with the “new normal” of constant Internet and social media communications, we are working rigorously to advance awareness of issues of online safety.

Through our collaboration with the Cyberbullying Research Center, a nationally recognized organization dedicated to educating adolescents and their families on issues of cyber safety, Lexington is helping to build awareness on matters related to Internet and social

media safety. As part of this effort, we have introduced Lex CyberSafetySM Coverage, an endorsement to the LexElite[®] Homeowners policy that is designed to help parents and guardians respond sensitively and effectively in instances where a teen or adolescent is accused of cyberbullying.

At least 25 percent of teenagers with tech access report being cyberbullied.

That number continues to grow as more kids access technology.¹

There has been a significant rise in cyberbullying cases both in federal and state courts.²

Supporting Prevention: Proud to Support the Cyberbullying Research Center

The Cyberbullying Research Center (www.cyberbullying.us), a nationally recognized organization dedicated to raising awareness of cyberbullying and promoting Internet safety, provides educators, parents, and teens with resources to combat cyberbullying and support victims and their families.

Drs. Sameer Hinduja and Justin Patchin are co-founders and co-directors of the Cyberbullying Research Center. Dr. Hinduja, a Professor at the School of Criminology and Criminal Justice at Florida Atlantic University, works nationally and internationally with the private and public sector to reduce online victimization and its real-world consequences. As part of its efforts to promote teen safety, Lexington will be engaging them to present at schools nationwide on cyberbullying and online safety.

Lexington will also be contributing to the distribution of “Words Wound: Delete Cyberbullying and Make Kindness Go Viral,”³ the first book written on cyberbullying specifically for teens, which is designed to guide them on how to respond when victimized, how to stand up for others, and how to transform their schools by promoting kindness.

Coverage Highlights

- Lex CyberSafety Coverage provides liability coverage for damages arising from cyberbullying claims — an exposure not covered under traditional homeowners policies. It also provides vital Crisis Response Coverage to help policyholders respond appropriately to the incident and manage the adverse publicity that can arise from the event.

Specifically, Lex CyberSafety Coverage delivers:

- Broad coverage, with limits of \$250,000, for damages arising from a cyberbullying event for which the insured is legally liable. Coverage includes defense costs, even if the suit brought against the insured is groundless, false, or fraudulent. The endorsement expansively defines cyberbullying methods as including, but not limited to, texting, instant messaging, chat rooms, emails, and/or comments or photos posted on social networking websites.
- Coverage for claims of negligence in the supervision or monitoring of an insured minor arising from a cyberbullying event.

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.

Continued >

¹ <http://cyberbullying.us/facts/>.

² Nissenbaum, Gary, et al., Potential Legal Approaches to a Cyberbullying Case, American Bar Association, The Young Lawyer, July/August 2013 (Vol. 17, No. 9) at americanbar.org/publications/young_lawyer/2012-13/july_august_2013_vol_17_no_9.html.

³ <http://wordswound.org/>.

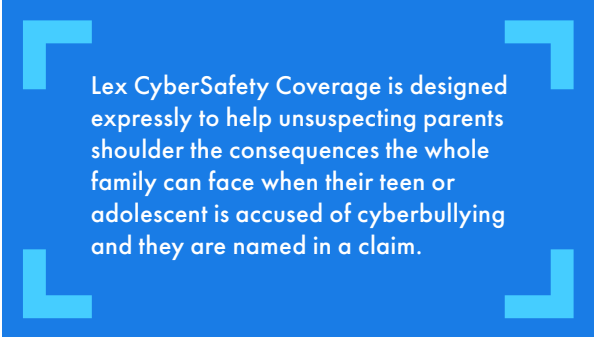


Lex CyberSafetySM Coverage

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Lex CyberSafetySM Coverage also provides Crisis Response Coverage for expenses the policyholder incurs to effectively respond to an incident and manage a covered “crisis event.” Specifically, Crisis Response Coverage:

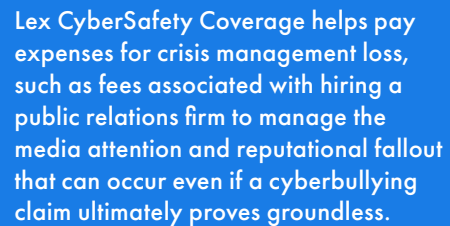
- Provides up to \$25,000 to help the policyholder respond appropriately to a cyberbullying event that sparks significant adverse news media coverage. Covered expenses range from psychological counseling for affected persons, including the alleged cyberbully, to travel, temporary living expenses and other costs incurred to provide relief and support to those impacted by the event.
- Provides up to \$5,000 to hire a public relations firm to manage the adverse media attention and potential reputational fallout that can arise from a cyberbullying event, even when allegations ultimately prove groundless. Policyholders can have one of our pre-approved crisis management firms at their disposal or use one of their own choosing.⁴



Lex CyberSafety Coverage is designed expressly to help unsuspecting parents shoulder the consequences the whole family can face when their teen or adolescent is accused of cyberbullying and they are named in a claim.

LexElite Homeowners Insurance: Keeping Pace With Fast-Moving Risks

Lex CyberSafety Coverage is the latest in a series of innovative new enhancements to the LexElite Homeowners policy — all designed to help policyholders keep pace with the risks of a fast-moving world. Other available endorsements include: Mandatory Evacuation Response Coverage, Upgrade to Green[®] Residential, and Eco-Homeowner[®] Insurance. All coverages come with industry-leading LexElite claims services.



Lex CyberSafety Coverage helps pay expenses for crisis management loss, such as fees associated with hiring a public relations firm to manage the media attention and reputational fallout that can occur even if a cyberbullying claim ultimately proves groundless.

⁴ Subject to Lexington’s approval.

Contact:

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