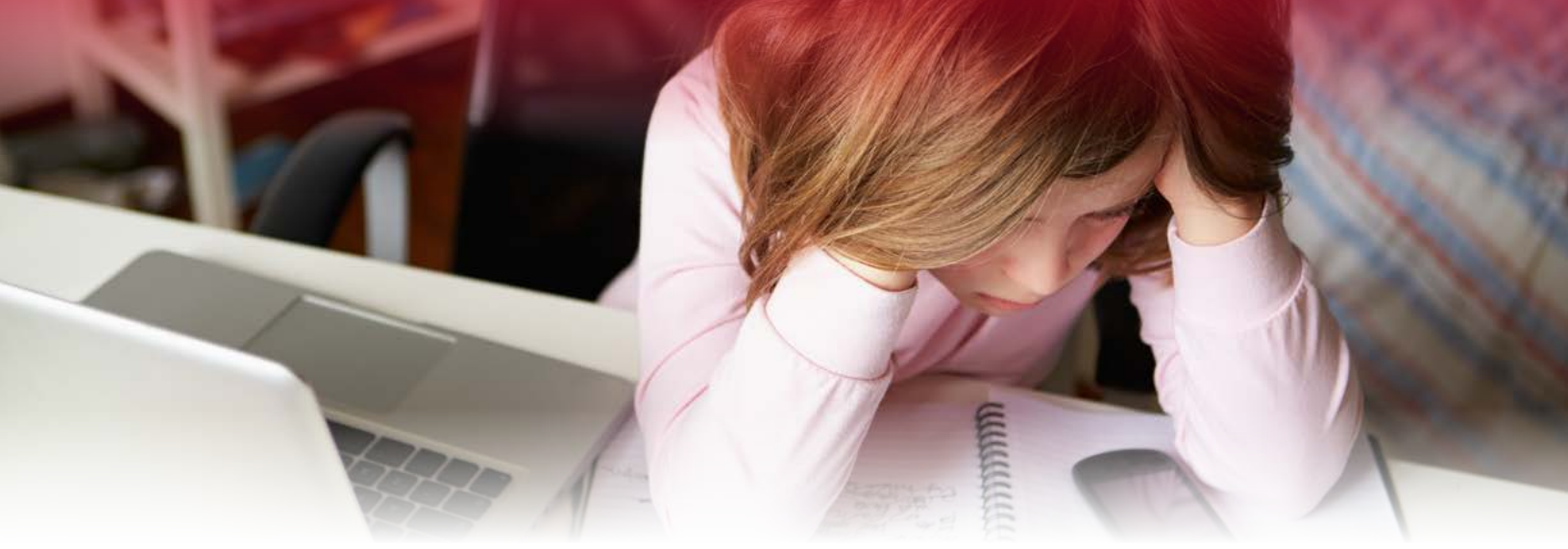Great American Public Sector

Safe Connections

GREAT**AMERICAN**®
INSURANCE GROUP

Public Sector

Bring Cyberbullying Out of the Shadows

Bullying is likely one of the most prevalent risks students face today. According to the U.S. Department of Health & Human Services, nearly 71% of K-12 students have either seen or experienced bullying in their schools. Unfortunately, the technology that has improved many parts of our lives has also provided increased opportunities for cyberbullying with relative anonymity and even more vicious attacks. Social media platforms provide immediate distribution and visibility with virtually no personal contact or accountability.

News outlets report horrible school bullying incidents daily, with some that end in the tragic loss of life. One of the most publicized incidents of cyberbullying involved the Rutgers University student who committed suicide after his roommate secretly recorded him kissing another male in his dorm room and posted the video online.

Your exposure
School districts have been forced to react to both legislative and cultural developments in managing bullying and cyberbullying. In the last five years, many states have broadened the definition of bullying to include any cyber incident that affects the student's environment, whether it was instigated on or off school premises. Each state operates with its own rules and regulations specifying how the school is required to investigate, document and communicate bullying activity. It is important that every school implement policies and procedures to conform to the applicable statutory requirements.

Smartphones and personal computers are now commonplace and universally used by students both on and off school premises. Because of the widespread use of electronics, the exposures have evolved from the days of a playground bully to students now setting up fake social media accounts to harass and victimize their classmates. Cyber bullies are present 24/7, and can potentially inflict severe emotional damage affecting a student in school and at home. The broadened definition of bullying can result in schools being increasingly held accountable for the out-of-school activity.

How are you covered?
Claims arising out of bullying present challenging insurance and reinsurance coverage issues. Frequently, claims allege bodily injury, personal injury and administrative negligence that may trigger multiple coverage parts, including general liability and school board legal liability. Specific policy endorsements addressing bullying/harassment or abuse/molestation, which may include emotional abuse, may also factor into the coverage analysis. The coverage determination may become increasingly challenging when the coverages are written by multiple carriers.

By conducting proactive coverage review and analysis, you can mitigate confusion among triggered coverages and claims administration, as well as reduce potential coverage disputes.

A powerful solution

As a leading provider of insurance and reinsurance to the public sector marketplace, Great American Insurance Group is committed to battling the bullying epidemic. We are proud to work with STOPit, the only mobile platform that empowers students to anonymously prevent, report and provide follow up information about cyber abuse and harassment. The power of STOPit benefits students, administrators, public entity pools and (re)insurers.

The STOPit mobile app arms your students and educators with the ability to anonymously report bullying at a touch of a button on their smartphone. This simple, fast and powerful tool empowers individuals to protect themselves, while standing up for others online, on social media and in the classroom.

By empowering witnesses to report bullying, many schools see a reduction in documented incidents by 50% in the first year of the platform's implementation. The existence of STOPit is so powerful that it immediately forces bullies to think twice before posting.

The DOCUMENTit management system arms your schools' administrators with a streamlined system to manage incidents reported in real time via the STOPit mobile app. DOCUMENTit provides a record of activity from the first time a bullying incident is reported. The solution is proactive and completely customizable, and helps schools save time, allows them to organize data, identify trends, measure progress and help ensure state regulatory compliance.

STOPit allows schools to determine:

- **What dangers lurk within a school's culture?** STOPit reports can help identify trends in inappropriate behaviors, whether students are repeatedly abusing a particular app, sending indecent photos or abusing drugs or alcohol. With this insight, the school team can launch a campaign to eliminate the abuse. STOPit and school resources are used to educate parents and teachers about the issues, and advise student leaders as they design a school-wide campaign.

- **Which students are frequent targets?** STOPit reports can detect students who are regular targets. This allows school counselors to schedule regular check-ins with the affected students and keep their parents informed.

- **Which student groups are having the biggest issues with bullying or cyberbullying?** STOPit reports can also recognize specific student groups, such as a sports team or drama club that have a higher rate of tagged incidents than other student groups. The school can then work to coordinate a response with the parent and teachers to clarify protocol and meet with the students to address underlying issues and cultivate a more positive culture.

We can help

Maneuvering through the emerging technology and potential exposures can be tricky for public entities. As cyberbullying continues to evolve, it will become increasingly important to review policies and procedures that comply with applicable regulations. STOPit may be a beneficial tool to further facilitate your continuous efforts in combating this tough exposure. The Public Entity team at Great American has the expertise to assist with assessing your bullying coverage issues and handling your bullying claims.

See this document to view examples of bullying provisions in state laws.