

SHOULD YOU MONITOR YOUR CHILD'S SOCIAL MEDIA MESSAGES?

In one word, "absolutely." Although most social messaging is harmless banter, your children also need to understand the consequences of sending—or forwarding—any message that embarrasses, defames, harasses, intimidates, or inflicts harm or emotional distress on another person.

No parental shield

In many states, parents can be held accountable for their child's on-line misbehavior if courts prove the child was not supervised adequately, regardless of the form it took—e-mail, tweets, video, etc. Even if your child didn't initiate the message, but merely passed it along, both you and your child could be found guilty.

More than 30 states have enacted laws to punish anyone who uses electronic messages to harass or torment others.

In October 2014, a Georgia appellate court ruled that the parents of a seventh grade boy who defamed a female classmate on Facebook may be negligent for failing to get their son to delete the posting.

Statements such as "I didn't mean anything by it," or "I was joking," are not good enough to prevent a lawsuit. "I think there's a certain feeling of anonymity" when people use social media sites, attorney Tracy Johnson told the *Cleveland Plain Dealer*. "I don't think people really understand ... the permanence of what they said. Sometimes it's practically impossible to pull back an utterance online."

Will your homeowners or umbrella policy protect you and your family from a lawsuit involving social media? Perhaps not. All homeowners policies are different and, currently, coverage is ambiguous. Policyholders may seek coverage via the "personal injury" endorsement. However, insurance carriers are taking a hard look at restricting or limiting coverage for cyber-bullying claims. In 2012 alone, companies settled 36 lawsuits for \$87 million for electronic aggression. The accusation of cyber-bullying also begs the question: "was the act intentional?" Intentional acts are usually excluded.



It's likely your child will resist all attempts to monitor their electronic messages, but for their protection, and yours, it's something that must be done.

What parents need to do

1. Direct your children to NEVER initiate or forward any comments that reflect negatively on someone else. Explain the consequences to the family's reputation and finances.

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Potential problems for parents when their kids go off to college

If you have a child away at college or one headed there soon, did you know that the moment your child sets foot on campus you and your child face exposures to personal risk, liability, and possible gaps in insurance protection?

Most parents assume their existing homeowners, auto, and liability policies also cover their children away at college, but that is not necessarily true. Depending on your child's situation, they may need additional coverage under your umbrella policy or, perhaps, their own umbrella policy.

Where a child lives. Students living in a dormitory are (in general) covered under their parents' homeowners policy for personal liability and up to 10% of the parents' coverage limit for "personal property: or \$1,000, whichever is greater.

But if your child lives off campus in a house or apartment, things are different. If your name is on the lease, YOU could be held liable for any damage or personal injuries occurring there. And regardless of whose name is on the lease, your child will need a renter's policy for coverage against property loss and liability coverage of at least \$500,000. If your child resides off campus with others, everyone living there should purchase identical renter's policies and you should ask to see everyone's policy.

When they drive: If your child has a

car at school, consider having it titled in her/his name. This can relieve you of potential liability in case of an accident. If your child is away at college but doesn't have a car, you should add "extended non-owned auto liability coverage" to your policy so your child has coverage on any auto they borrow



If your child lives off campus and your name is on the lease, YOU could be held liable for any damage or personal injuries that occur there.

or rent. Never simply drop your child from your auto policy without talking to your insurance agent. If your child graduates and owns their own vehicle, they should secure an auto policy in their own name.

State laws vary: In many states, even if your child has their car titled their name and they pay the insurance, she/he is still considered a member of your household, even if they reside with you only during the summer or holiday periods.

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IS YOUR HOME PROTECTED AGAINST DAMAGE FROM WATER LINE LEAKS?

Although most homes today are equipped with smoke alarms and many have security alarms, they lack something perhaps even more important: a water leak detection and shut-off system.

"Imagine coming home, stepping through your front door onto the rug and wondering why it sounds like a sponge, or worse, a wading pool," said Gary Raphael, senior vice president of ACE Private Risk Services. "That's what even a minor water leak can do in a few hours." One of his clients had a leak that caused over \$150,000 in damage in just 30 minutes. ACE estimates that water line leaks account for 80% of water damage claims, significantly higher than claims for roof leaks.

According to the Insurance Institute for Business and Home Safety (IIBHS), plumb-

ing supply line failures are the #1 source of residential water damage, substantially more common than fire damage and burglaries.

IIBHS data suggests that if a $\frac{3}{4}$ -inch water line bursts, it can fill a home with the same amount of water as an



A broken $\frac{3}{4}$ -inch water line can fill a home with the same amount of water as an average backyard pool in just 24 hours.

average backyard pool in just 24 hours. Even the flow from a washing machine hose or bathroom supply line can devastate flooring, furnishings, antiques, art or wine collections,

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SPECIAL EVENT INSURANCE: A MODEST COST CAN PREVENT BIG FINANCIAL RISKS

Could a special event—such as a large outdoor party at your home, a weekend with business associates at your lakeside retreat, or your daughter's wedding—result in you being named in a lawsuit? Unfortunately, yes.

In today's litigious society, every gathering presents a variety of potential risks, including bodily injury or property damage. Consider these real-life examples ...

A REAL BAD START ...

Guests attending a New Year's Eve party at a banquet hall were given colored confetti. The cleaning crew discovered that confetti on the floor had mixed with spilled liquids, leaving permanent stains. The floor had to be refinished, so the owner of the hall sued the event organizer for negligence.

BUSINESS OWNER BANKRUPTED ...

A business owner who exhibited at a consumer show set-up a fan that lacked a proper guard on the front of it. A child walking by with his parents stuck his finger into the fan, resulting in permanent nerve damage. The parents sued the exhibitor, who did not carry the proper insurance limit. He went bankrupt.

A DAY TO REMEMBER?

In Memphis recently, when a newly married bride and groom began to exit their wedding reception, the guests lit long-stem

sparklers. Unfortunately, one of the guests returned a lit sparkler to a box of unused ones, resulting in an explosion that burned a young woman. She was hospitalized and required multiple skin grafts. Subsequent lawsuits named the bride, groom, both sets of parents, the wedding planner, the



When planning a special event such as a large party or wedding, be sure to obtain your own special event policy. The cost is nominal.

sparkler manufacturer, and others. Fortunately, the bride's family had special event coverage for this event along with a personal umbrella policy. They were able to avoid attorney fees and potential judgments that could have crippled them financially.

PROTECT YOURSELF AGAINST LIABILITY

If you are planning a special event at any time in the near future, we invite you to contact us for advice and information about protecting yourself against unforeseen circumstances.

Coverage for special events is easy to obtain and in most cases the cost is nominal—some premiums with minimum coverage can cost about \$100.

Young Adult Liability *continued from page 1*

Full-time/part-time status: If your child begins a semester as a "full-time" student, but drops a few classes their status may fall below the school's definition of "full-time," thereby potentially terminating coverage on your homeowners' policy.

Earning money: If your child earns fee income or operates a small business at their living quarters—whether on or off-campus—it's possible they will need a business policy. For example, if



All 86 members of a Yale University fraternity were named recently in a lawsuit that resulted when the driver of a rented truck loaded with beer kegs lost control and struck a crowd of people at a tailgate party.

they earn money as a tutor, by editing term papers for other students, write software, design and print T-shirts, make jewelry, "detail" cars, or operate a nanny service, those endeavors could be considered a business.

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A risk-protection program for families with children in college requires a discussion about your child's location, housing situation, assets, and driving needs. We encourage you to contact us for an evaluation of your needs and consultation on available coverage options.

Water Sensor

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and clothing. In addition, the home may become inhabitable during repair or reconstruction.

Avoid the attitude that a water leak "won't happen to me," or "that's what I have insurance for." Some carriers may require homeowners to install a leak detection system that automatically shuts off the water if a leak is detected.

The average cost for a leak detection system is about \$2500. But weighed against potential damage to your home and its contents, combined with the inconvenience of remediation (or nonrenewal of their homeowners policy), the cost can be a worthwhile investment.

However, only a limited number of plumbers have the professional knowledge and experience to select and install systems properly, because the technology is relatively new. Therefore, we encourage you to contact the insurance professionals listed below or visit the website of Water Security Solutions LLC at www.WSSUS.com.

Social Media

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2. Monitor all of your children's communications, and maintain access to ALL of their accounts.
3. Learn the lingo that young people use among themselves when using social media.
4. Talk to other parents about the risks of social media.



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