

Will Your Insurance Protect you from a Facebook Lawsuit?



Most everyone knows that the use of social media has grown by leaps and bounds over the past decade. What many people don't realize are the unique risks that come along with social networking. Anyone using Facebook, MySpace, LinkedIn, or other social networking sites should exercise extreme caution in what they decide to say on-line.

As an example, in 2009 a teenager in New York sued some of her classmates and their parents, accusing the classmates of bullying and humiliating her in a Facebook Forum. Whether or not the allegations are true, the teenagers and their parents require legal resources to pay for the possible judgments against them.

Many people believe a standard homeowner's insurance policy will cover them in such a situation. In fact, it probably will not provide the necessary coverage. A standard policy covers bodily injury or property damage done to someone else. It defines bodily injury as sickness, harm or disease, and it defines property damage as destruction of or injury to physical property. Neither definition includes publishing or saying something that injures another person's reputation. Hence, the policy is not likely to cover a Facebook post. In other words, the policy is unlikely to cover the act of making someone else feel miserable due to social networking.

A good source to consider for additional coverage is a personal umbrella policy. This kind of policy provides additional insurance in circumstances where a loss has depleted the amounts of liability insurance offered under a homeowner's policy. Umbrella policies usually have a deductible of \$250 to \$500; but have the potential to protect the policyholder from financial devastation.

As Americans become more exposed to risk through social networking, they should choose their words carefully on any social networking site. Additionally, they should speak with an insurance professional to see if an umbrella policy is a good match for their insurance needs in an increasingly risky world.

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