



Personal injury

Social media, your kids and you

Social media has changed the way we live, work and communicate. While technology has made it easy for people to have their voices heard, it has also created another challenging liability exposure. In 2005, only 7% of the U.S. population used one or more social networking sites. That figure has increased almost tenfold, to 65% in 2015. Of those living in the highest-income households, 78% use social media.¹

Unfortunately, we don't just have to worry about our own actions. Teenagers are becoming a growing concern for potential personal injury lawsuits, with 71% of teens, ages 13 to 17, using multiple social networking sites.² As a parent, you can be held responsible for your child's actions.

Children have a public forum to post anything they want, leaving you to deal with the legal consequences. More than one in five students report being bullied. The percentages of individuals who have experienced cyberbullying at some point in their lifetimes have nearly doubled from 18% in 2007 to 34% in 2016.³

Consider the following

- In an online review, you or a family member vents frustration about the contractor you hired to remodel your kitchen. The contractor sues you for loss of business.
- Your spouse has a blog where he or she shares the daily struggles and joys of parenthood. Last week's post about the PTA criticized the group's president. The president sues for defamation of character.
- In an online post, you insinuate that the only reason a person in your office got a promotion is because she was in an inappropriate relationship with the boss. The result is a suit against you.
- Your son forwarded an inappropriate picture to his friends. The parents of the girl in the photo sue everyone who saw it.

How Nationwide Private Client responds

These types of claims may not be covered by a standard homeowners insurance policy. Homeowners policies typically include some personal liability insurance, but only to cover bodily injury or property damage claims for which you are negligent.

For broader coverage, you also need personal injury coverage, which is included in Nationwide Private Client's homeowners and excess policies.

Our uniquely crafted personal excess liability policy is designed to help protect your hard-earned assets and reputation by providing coverage for the following types of claims:

- False arrest, false imprisonment, eviction or wrongful entry.
- Wrongful detention or malicious prosecution.
- Libel, slander, defamation of character or invasion of rights of privacy.
- Shock, emotional distress or mental injury.
- Assault and battery when committed with the intent of protecting others.

Why it's important for you

With the growing use of social media, especially among children and teenagers, it's important to be prepared. Even if the charges are unfounded, it can be expensive to defend yourself from a lawsuit. Our personal injury coverage will pay to defend a covered action brought against you. It has taken years to get where you are. Why let one wrong unintended comment or post put that in jeopardy? Get peace of mind with Nationwide Private Client.

Why Nationwide Private Client

Nationwide Private Client is dedicated to helping protect the assets and reputations of our clients. Our highly personalized insurance products, services and concierge-style claims management are thoughtfully designed to meet the distinctive needs of affluent individuals and families. We are committed to providing you a superior experience whenever you need assistance.

Nationwide Private Client offers these added benefits:

- Claims: Exceptional claims handling provided by Nationwide Private Client.
- Financial strength: Nationwide, a Fortune 100 company,⁴ is one of the largest and strongest diversified insurance and financial services organizations in the U.S. and is rated A1 by Moody's and A+ by both A.M. Best and Standard & Poor's.⁵
- Charitable giving: Nationwide Private Client demonstrates a commitment to local communities through its Partners in Giving program, helping numerous lives each year. This supports Nationwide's belief in being a good corporate citizen where we work and live. Since 2000, the Nationwide Foundation, a nonprofit, private foundation, has contributed more than \$394 million to charitable organizations across the U.S.

Additional resources

Read the Risk Solutions Series article, Cyber safety, at nationwide.com/solutionseries for tips to help minimize exposure to cyber risks.

¹pewinternet.org/2015/10/08/social-networking-usage-2005-2015/

²pewinternet.org/2015/04/09/teens-social-media-technology-2015/

³pacer.org/bullying/resources/stats.asp

⁴Based on revenue, Fortune (June 2015).

⁵Ratings affirmed 7/21/16 by Moody's, 7/7/16 by A.M. Best, and 4/22/16 by Standard & Poor's.