

Protecting Children in Cyberspace

by Sue C. Quimby, CPCU, AU, CIC, CPIW, DAE

THE INTERNET, OR CYBERSPACE, HAS CHANGED OUR LIVES—offering real-time access to information, education and entertainment. There are also potential dangers in cyberspace, especially for children, including cyberbullying and cyber predators. Helping clients assess the risks of cyberspace, as well as how to protect their children, is another value-added service of the professional insurance agent.

Anything to do with the internet is considered cyberspace. Use of the internet by children can be beneficial, enabling them to connect with others in similar situations or with similar interests, and thereby avoid loneliness and isolation. Access to information can help with homework, as well as offer the opportunity to learn a new skill or language, and find out about different cultures.

Cyberbullying, as well as the awareness of cyberbullying, is on the rise. Cyberbullying includes posting, sending or sharing false, harmful, mean or negative photos or comments about another person over any of a variety of devices or methods including social media (Facebook, Twitter), texting or instant messaging. The information shared can be private, or embarrassing.

34% of people surveyed say they have experienced cyberbullying in their lifetime, with 17% saying it has happened in the past 30 days. 87% of children and teens say they have seen cyberbullying online (www.broadbandsearch.net). Cyberbullying can lead to mental and physical problems. In extreme cases, victims of cyberbullying have committed suicide.

Cyberbullying can be criminal or unlawful, and is addressed differently in every state, the District of Columbia and U.S. territories (www.stopbullying.gov). Insurance for cyber bullying is

now available. It provides coverage for expenses incurred by victims of a cyberbullying attack, including private tutoring, relocation expenses and legal fees.

Cyber predators are another risk of cyberspace. At any time, there are 500,000 predators online. There are nearly 800,000 registered sex offenders in the United States. Cyber predators use the internet to attempt to exploit children and teens for abusive and sexual purposes. They tend to target adolescents in the vulnerable 12-15 year age range, especially those who post suggestive photos or engage in discussions about sexual activity. Girls are more commonly targets than boys. It is interesting to note that while stories of adults contacting children make headlines, research shows that children are more likely to pressure other children to post inappropriate content or photos.

Children should beware of anyone who attempts to get too personal, or suggests an in person meeting. Predators are good at hiding their true identity. Teens who are victims of online sexual predators always met with the predator willingly (www.puresight.com).

The Internet Crimes Against Children (ICAC) taskforce is a national network of 61 task forces, representing 4,500 local, state and federal agencies working together to encourage cooperation and education between law enforcement, parents and educators to prevent internet crimes against children – specifically solicitation and dissemination of child pornography (www.icactaskforce.org).



There are a number of ways that parents can monitor their child's online activity, including parental controls, restricted privacy settings and mature content filtering software. Maintain open communications. Let children know it is ok to tell someone if they are contacted inappropriately or experiencing bullying. Stay involved. Young children should never be allowed to surf the internet without adult supervision. Train children to never give out personal information. Check the ratings for their online games and only allow them to play age-appropriate ones.

Cyberspace can be a wonderful tool, but it can also be scary. The impact of cyberbullying or cyber predators can be devastating to children. Helping clients understand the risks of cyberspace to their children, and how to address these risks, is another sign of the true insurance professional.

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