



How COVID-19 Has Changed Cyberbullying Risks in Schools

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BY ANDREW L. GRAHAM

Cyberbullying is a side effect of internet use by students. It typically combines two or more factors, such as the broad reach of the internet, the cloak of anonymity and a mob mentality. The result: Schools face a growing risk.

Cyberbullying has gotten worse in 2022 because of increased school computer use, online contact via virtual classes, and a shortage of supervision outside of physical classrooms. There has been a [40% increase](#) in the incidence of cyberbullying since the start of the COVID-19 pandemic, according to the Cyberbullying Research Center.

But [schools cannot ignore cyberbullying](#) just because it takes place outside their walls. Independent agents can help school clients take action to protect themselves.

What Is Cyberbullying?

Cyberbullying “includes sending, posting, or sharing negative, harmful, false, or mean content about someone else,” according to [stopbullying.gov](#). “It can include sharing personal or private information about someone else causing embarrassment or humiliation. Some cyberbullying crosses the line into unlawful or criminal behavior.” Cyberbullying can occur in a multitude of online venues, including social media, email, instant messaging, online forums, chat rooms, message boards and online gaming communities.

Like other bullying, cyberbullying usually begins in middle school, peaking when students are 14-15 before declining through high school years. Physical, mental and social changes create insecurities that then can lead to bullying.

Although adults may not witness bullying when it occurs online, the results are generally the same as for bullying in school. Victims show signs such as emotional outbursts, sharp changes in personality, or becoming withdrawn. An adult must intercede to determine if there is an issue. Teachers often recognize potential victims and aggressors.

Liability for Bullying Outside School

Increasingly, schools are being held liable for behaviors that occur off-campus and online. When offensive behaviors by other students cause the student to feel unsafe, and the behavior is facilitated by the internet and the school environment, those behaviors can be considered the school's responsibility.

Each school must designate a person to deal with bullying allegations, act upon them, and document the response. The school must act along two lines: First, the school must consider the victim's social and emotional needs; and second, the school or authorities must investigate.

Only trained professionals, including the students' primary teachers, should be involved in the investigation and the school's plans to prevent future incidences. The process must be professional, time-sensitive and documented while keeping families of the victim and the accused informed.

Unfortunately, schools often fail to take the appropriate steps once an alleged transgression occurs. This increases the risk and size of any type of claim and settlement.

Risk Mitigation for Schools

Mitigation includes establishing a positive culture at school, beginning in kindergarten, as well as engaging parents through communication outreach and through parent-teacher conferences.

It is also imperative that schools train and reinforce these bullying awareness and responsibilities:

- Teachers and staff need to be aware of red-flag behaviors and how to report them. Special education teachers have an extra responsibility as they may have students who are vulnerable because they may be seen as different or weaker than the general population.
- Students need to understand when provocations have gone beyond simple annoyance and into the realm of bullying.
- Schools must publish guidelines for teacher-student relationships and student-student relationships. Leaders should review guidelines with staff and students to reinforce the positive culture the school is trying to achieve.
- Schools must make reporting cyberbullying easy. Students can be hesitant, so the easier it is to report, the more likely they will report—perhaps before both the victim and aggressor go beyond a turning point, avoiding a worse situation.

Claims Process

Educational institutions typically do not need to have a separate policy or rider for cyberbullying. Generally, this risk is covered under a commercial general liability policy.

As with any insurance claim, an alleged victim must prove damage or injury, which can be difficult because damage often is mental, but not physical. Cyberbullying evidence includes offensive emails or social media screenshots. The baseline to establish harm is that the cyberbullying results in the lack of a safe environment for a student to learn.

Schools cannot know every aspect of students' lives. But school leaders must act when presented with a potential case. Not acting leads aggressors down a path they may not be able to recover from, while harming the victims' social, emotional and academic health. Worst-case scenarios such as suicides and [school shootings](#) because of bullying, whether physical or cyber, have played out across the country with increasing frequency.

[Pandemic-driven changes to the school environment](#), including the back and forth of remote learning and teacher shortages, make it increasingly difficult to recognize and act on cyberbullying cases. If not addressed properly, they will lead to severe cases with large losses in terms of payouts and, most importantly, the safety of students.

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