

NOTARY BONDS

NOTARY BONDS PROTECT THE PUBLIC

State statutes regulate and prescribe the duties of a Notary Public. Professional liability is imposed on the Notary Public and, *in most* states, there is a mandatory bond requirement to protect the public.

Old Republic is one of the leading providers of Notary Bonds and has defended hundreds of claims over the years.

ERRORS AND OMISSIONS POLICY

WE PROTECT YOU!

BUT WHAT ABOUT YOUR LEGAL LIABILITY?

When performing the functions of a Notary Public, your legal liability is not limited to the statutory bond requirement. Your professional liability can easily be \$10,000 or more; this financial expense can now be insured at a minimal cost.

OLD REPUBLIC SURETY GROUP <u>CAN</u> PROTECT YOU, THE NOTARY PUBLIC

A Notary Public professional liability policy will protect you against claims for any negligent act, error or omission committed or alleged to have been committed when acting in your capacity as a Notary Public, subject to all terms and conditions of the policy.

YOUR LEGAL DEFENSE

The expense of legal defense is also insured even if the suit is groundless, false or fraudulent. Legal defense is included in the limit of liability.

GROUP POLICY

A group policy is available covering all Notaries working for a single employer. The group policy also covers the liability of the employer for acts of Notaries Public acting in the capacity of a Notary Public. Additional Notaries are covered automatically until renewal date.

Contact your agent for a quote!

Note: This brochure contains only a brief summary of coverage and policy provisions. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. Coverages afforded are only those for which application is made and for which a premium charge is indicated in the Declarations of the policy.



Notary Bonds

Errors & Omissions Professional Liability of a Notary Public

PLEASE TYPE OR PRINT LEGIBLY

Application to Old Republic Surety Group

Address:		
City:	State:	Zip:
Phone No: ()	Commis	sion No:
Date of Notary Commiss	sion: <i>//</i>	_
Date Your Notary Comm	nission Expires:	
County:		
Social Security No:		
Policy Period: From Standard Time at the ad		
Check Box for cov	erage desired	
Notary Bond		
Notary Errors and	Omissions Policy	
	•	
Limit of Liability \$ _		
GROUP RATES		
Number of Notaries	s Public	
Signature of Applicant		
Oignatare of Applicant		
Business Name		
Your ORSG agent is:	:	

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ARKANSAS: "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

COLORADO: "It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies."

DISTRICT OF COLUMBIA: "Warning: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant."

FLORIDA: "Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree."

HAWAII: "For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both."

KENTUCKY: "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime."

LOUISIANA: "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison."

MAINE: "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or denial of insurance benefits."

NEW JERSEY: "Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties."

NEW MEXICO: "Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties."

NEW YORK: "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation."

OHIO: "Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud."

PENNSYLVANIA: "Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties."

RHODE ISLAND: Insurer shall place on the application a warning which indicates the existence of a criminal penalty for failure to disclose a conviction for arson.

TENNESSEE: "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

VIRGINIA: "It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits."

WASHINGTON: "It is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits."