CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-NOTARY-CHK Rev. 09-2026

MOBILE NOTARY — COVERAGE CHECKLIST

Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for mobile notaries and signing agents. Priorities reflect typical exposure; confirm against loan signings and RON.

CORE **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

	COVERAGE	WHY THIS BUSINESS NEEDS IT	PRIORITY
☐	**Notary Errors & Omissions**	Covers the notary's defense and liability for notarization errors.	CORE
☐	**Notary Bond**	Required by most states — protects the public, not the notary.	CORE
☐	**Cyber Liability**	Covers breaches of client data and notification costs.	CORE
☐	**Business Auto / Hired & Non-Owned**	Covers driving to signings.	PREVALENT

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is relying on the bond alone. A notary bond pays the harmed party, and the surety can then collect from the notary — it provides no defense. As seller-impersonation fraud rises, notaries who notarize a forged deed become defendants. Notaries should carry E&O, verify every signer's ID, keep a journal, and refuse questionable notarizations.

IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.