

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 title and escrow agencies. Priorities reflect typical exposure; confirm against closing volume and escrow balances.

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
☐ Title Agent E&O	Covers errors in searches, closings, and escrow handling.	CORE
☐ Social Engineering / Funds Transfer Fraud	Covers escrow funds sent on fraudulent instructions — often limited or excluded.	CORE
☐ Crime / Fidelity	Covers employee theft from escrow accounts.	CORE
☐ Cyber Liability	Covers breaches of client data and notification costs.	CORE
☐ Escrow / Surety Bonds	Required by many states for escrow operations.	SITUATIONAL

COMMON COVERAGE GAP FOR THIS CLASS

The most commonly missed gap for this class is coverage for fraud that isn't a hack. In June 2026 the FBI warned of criminals impersonating owners of vacant land to sell property they don't own, and wire-instruction fraud keeps rising — yet many cyber and crime forms exclude voluntary transfers or sublimit social engineering. Agencies should confirm those limits, verify seller identity independently, and call back on every wire.

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.