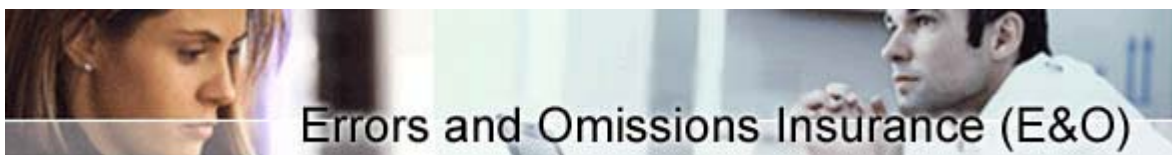


Huckleberry Notary Bonding Company



Notary Errors and Omissions Insurance (E&O) is a critical component of any Notary's portfolio. E&O insurance protects you, the Notary, against any potentially devastating financial costs of lawsuits that could result from an error you make as a Notary.

This insurance is necessary for every new and renewing Notary, at a very reasonable cost. It is an added benefit to ensure your protection while acting in your duties as a Notary.

Common Questions regarding E&O

What is Errors and Omissions Insurance?

Notary Public ERRORS & OMISSIONS INSURANCE (E&O) safeguards you against costly time-consuming lawsuits. Even if the suit is not valid, you could still be faced with a large legal bill for defending yourself.

Doesn't my bond protect me?

No! It is a common misconception that your bond protects you. Your bond protects your customers. If your bonding company has to make a payment on your claim, you are required to pay them back. **The second page shows an actual letter from Travelers Insurance Company to a notary asking for reimbursement for a payout.** Don't be caught in this situation. Buy E&O Insurance and protect yourself against this liability.

How does E&O Insurance protect me better than a bond?

E&O Insurance provides primary protection and pays your claim first - before your bond.

Doesn't my employer protect me?

No! Notaries are individually responsible for all of their actions. Even if you only notarize at work, you are responsible.

What types of losses are covered?

Even simple oversights, such as failure to affix your notarial seal or to properly identify the customer could subject you to be held personally liable for losses. Even if the claim isn't valid, you could still be faced with court costs for defending yourself. Without Errors and Omissions coverage, these losses would come out of your pocket. .

WHAT E&O INSURANCE PROVIDES YOU:

- Protection against any claim for an error or omission allegedly made by you.
- Protects you against personal liability.
- Coverage of all defense costs.
- No deductible. Policy pays from first cent.
- No repayment of claims.
- Protects you whether the claim is true or false.
- Covers you on or off the job (includes your employer).
- Provides coverage for legal fees and expenses.
- Offers affordable protection.
- Provides you with peace of mind.



4400 North Point Parkway
Alpharetta, GA 30022

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Bond & Financial Products Claim
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February 19, 2008

*This is why
ETO insurance
for all notaries
is important!*

Re:	Travelers Cas. & Surety Co. of America
Our File No.:	12345 - 00 - 1
Bond No.:	8765 - 3
Principal:	I. M. NOTARY
Obligee:	State of Florida, Secretary of State (Notary)
Claimant:	JOHN DOE
Matter:	

Dear I. M. NOTARY:

Travelers Cas. & Surety Co. of America is the Surety on bond # 8765-3 which was issued on behalf of I. M. NOTARY to State of Florida, Secretary of State. By copy of a Summons and Amended Complaint which was filed on February 8, 2007, JOHN DOE presented a claim against the bond. The claim arises out of circumstances described more fully in the enclosed correspondence received from JOHN DOE.

We have requested JOHN DOE to provide all documentation supporting its claim and advised that we would, in the interim, continue with our independent investigation by contacting you.

Detailed input from you is important to our review and understanding of the claim. We request, therefore, that you provide us with a written statement detailing your response. Included with the written statement should be copies of all documentation supporting your position, in particular, all documents relating to disputes and valid defenses, if any, which you believe you are entitled to assert. We also request that you identify any actions you have taken or intend to take to resolve all or any portion of the claim without loss, cost or expense to Travelers, pursuant to your indemnity obligations. We request that you respond as soon as possible to our inquiry, certainly within fifteen (15) days from the date of this letter. We trust this time requirement is not unduly burdensome.

Please call or write if you should have any questions with regard to our inquiry, being sure to include bond # 8765-3 and our file no. 12345-00-1 on all communications. We look forward to hearing from you soon. Thank you for your assistance.