

DON'T GO UNPROTECTED!

How much can a mistake cost? A small mistake can be expensive. Notarial losses are becoming more common everyday, from small suits - many in the \$3,000 to \$15,000 range - to major verdicts involving tens of thousands of dollars!

Following are just a few examples of victimized notaries:

-A notary lost \$2,381 on a claim that he acknowledged a forged signature. Another notary is currently fighting a similar claim involving \$14,671.

-A Texas notary was sued for allegedly affixing her seal to a forged signature on a certificate of title.

Although judgment was finally rendered in favor of the notary, she did incur \$560 in legal fees.

-A notary witnessed signatures in a real estate transaction which later were proven to be forgeries. Even though she was acting on instructions from her boss, that notary was held liable for \$5,000 in damages and \$2,493 in court costs.

IF YOU THINK YOU ARE COVERED IN SUCH CASES BY YOUR NOTARY BOND, YOU ARE MISTAKEN. THE BOND PROTECTS THE PUBLIC - NOT THE NOTARY.

The notaries in these cases were covered by Western Surety Notary Public Errors and Omissions insurance. We paid every dollar of their damages and legal costs. That's right, there's no deductible on the Western Surety Policy. Can you afford a costly lawsuit because you made an innocent mistake and were an easy "target" for someone trying to recover losses? **Notary Public Errors and Omissions Insurance** is your only safeguard against costly and time consuming lawsuits. Even if no damages are awarded, you could incur thousands of dollars in legal fees if you aren't covered. You'll pay those defense costs out of your own

pocket- **Win or lose!**

You've undoubtedly protected your personal effects from certain threats with other types of insurance. Don't neglect to protect your notarial acts with Western Surety Notary Public Errors and Omissions Insurance. The term of the policy is the same as your commission. Policies may be purchased at a nominal premium with various limits. Don't wait. Protect yourself and those who depend on you ... now!

NOTARY BONDS PROTECT THE PUBLIC WE PROTECT THE NOTARY

More Notaries are being sued today than ever before. Even worse, costs for legal defense are soaring. Most claims are not the result of intentional wrong doing. Simple human error is nearly always the culprit, but the Notary is liable nevertheless and must pay all damages resulting from improper notarial acts.

Texas law now requires the posting of a **\$10,000 bond; a 400% increase** from the prior limit.

Take this opportunity to protect yourself from personal liability of a potential claim.

One of the nation's largest surety offers you low-cost Errors and Omissions insurance for your protection. Don't go unprotected! Select the coverage of your choice from the rates below and mail your application and payment today. For information on how your employer can also be covered, please call us today.

TEXAS NOTARY ERRORS AND OMISSIONS INSURANCE PREMIUMS
Western Surety Company, located In Dallas, Texas
Best rated A+, Superior, Established 1900

LIABILITY LIMITS	FOUR YEARS*	THREE YEARS*	TWO YEARS*	ONE YEAR*
\$5000.00	\$21.25	\$15.93	\$10.62	\$5.31
\$10,000.00	\$34.00	\$25.50	\$17.00	\$8.50
\$25,000.00	\$51.00	\$38.25	\$25.50	\$12.75
\$35,000.00	\$62.00	\$46.50	\$31.00	\$15.50

CHECK APPROPRIATE BOXES: * (Term must correspond to years remaining on commission)

LIMIT: _____ \$35,000 _____ \$25,000 _____ \$10,000 _____ \$5,000

TERM: _____ 4 years _____ 3 years _____ 2 years _____ 1 year

Check enclosed-Payable to **Notary Insurance Services, Inc.**

VISA Mastercard Discover American Express TOTAL PREMIUM \$ _____

CREDIT CARD NAME & SIGNATURE: _____

CREDIT CARD NO. _____ CARD EXPIRES: _____

Name _____ Date of Commission: _____

Address _____ Social Security No.: _____

City/State/Zip _____ Phone (_____) _____

Mail application and payment to:

Notary Insurance Services, Inc.
P. O. Box 2959 * Austin, TX 78768-2959
512-443-9202 or Fax to: 512-707-7115