

# The difference between Notary Bonds versus Notary E&O Insurance.

## Notary Bonds Provide **Protection for the Public:**

In various states, all notaries are required by law to purchase a notary bond, which is designed to safeguard the public from financial mischief that results from any careless mistake or deliberate misconduct you commit while executing a notarization.

Notary bonds are NOT insurance protection for you the notary. If a claim is made against your notary bond, you're obligated by law to pay it back. You may also be held personally accountable for any extra costs above the amount of your notary bond, which may consist of legal fees, court costs, and other miscellaneous expenditures.

## Notary E&O Insurance Provide **Protection for the Notary:**

Notary E&O insurance policies protect you, as a notary public, should you make an inadvertent error or omission, or an individual files a false claim against you.

Please do not assume that you have coverage by your employer. You and only you are accountable for each and every notarization that you execute.