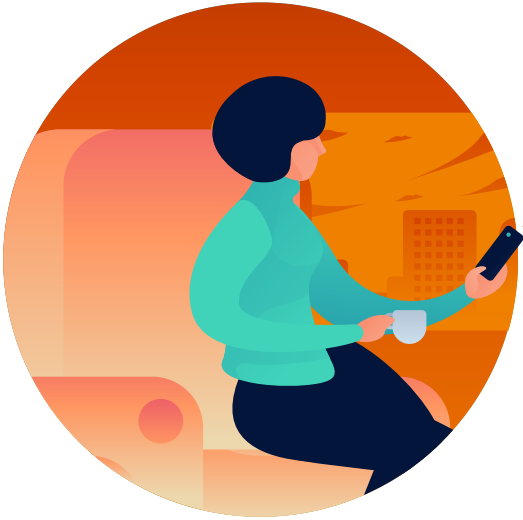


REMOTE ONLINE NOTARIZATION (RON)

Tips on Dealing with Remote Online Notarization



Many E&O carriers provide policies to Maryland agents. It is important that each person read their policy for the coverage and exclusions related to Remote Online Notarization (RON).

Each policy will be different based on the insurance carrier and timing. Business owners should read their policy to confirm and understand coverage, or contact their agent to see if they have this endorsement.

- 1** The language on most new endorsements allow RON, but **only** if it is legal and that state and local laws are followed.
- 2** Most policies have been written with the exclusion that if the person did not physically stand before the notary, any claim associated with the notarization would be excluded. **Your policy may still be written this way.**
- 3** Some E&O policies have started to add Webcam or Remote Online endorsements on an **automatic basis.**
- 4** RON endorsements may have **jurisdictional requirements**, like:
 - Property must sit in a state where RON is legal.
 - Notary must sit in a state where RON is legal.
 - The signatory must sit in a state where RON is legal.
- 5** Title agents that conduct **national business** will need to check the laws in the different jurisdictions. To give you an example:
 - Many of the RON laws have been enacted through an Executive Order during the COVID-19 crisis. When that ends, the Executive Order may end. Maryland is one of those states.

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