

Surety Bond and Errors & Omission Insurance: What Every Private Investigator Should Know.

Instructor

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Office Hours

9:00 a.m. – 6:00 p.m.
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Course Overview

Being that Alabama is a state where Errors and Omission insurance is not a prerequisite for private investigator licensure, and the purchase of surety bonds applies only to four of the state's sixty-seven counties, it's easy for professionals to be naive about the importance of protecting their business, home and ultimately their livelihood by making smart choices about insurance and surety protection. The purpose of this continuing education class is to educate private investigators on the true purpose of these surety bonds and Errors and Omission coverage so that better and more informed decisions can be made going forward.

CE: 2.0

Required Text: None

Course Material and Resources

- The Complete Idiot's Guide to Private Investigating, 3rd Edition, by Steven Kerry Brown.
- Alabama Private Investigation Board – Administrative Code
- Chapter 741-x-5: Professional Standards of Practice

Registration Fee: \$65 Classroom or Live Zoom Webinar

Classroom Instruction will be held at:

Huntsville West, 3001 9th Ave SW, Huntsville, AL 35805.

Live Zoom Online Meeting – From your Home or Office

This option is only available to students who have access to a computer, tablet or mobile device. You will be required to view a PowerPoint presentation and video. For most devices, you will NOT have to download or install an application.

System Requirements: An internet connection – broadband, wired or wireless (3G or 4G/LTE); speakers or microphone – built in or USB plug-in. A webcam or HD camera, or wireless bluetooth.

Maximum Number of Students: 30

Course Outline

Topics	Subject	Learning Objectives
	Overview of Liability Insurance (10 min)	Alabama State versus industry norms.
Topic 1	Surety Bonds (40 min)	Understand what surety bonds are, who they protect, and how they work. Common terms and definitions.
Topic 2	Errors and Omission Insurance (60 min)	Understand what E&O insurance is, who it protects, how it works and how it differs from surety bonds. Explain main policy provisions including exclusions, limitations, key terms and definitions.
Topic 3	Claims (15 min)	The private investigator's role and responsibilities when a claim is filed or threatened to be filed. Who should they call? Steps PI's can take to reduce his/her exposure to liability.
Topic 4	Most Common Mistakes Made by Private Investigators (15 min)	Familiarize private investigators with the most common mistakes (pitfalls) that can lead to claims and/or lawsuits.

Topics	Subject	Learning Objectives
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Payment & Refund Policy

The registration fee must be paid prior to the start of class. We offer a variety of methods for you to remit payment. You may pay online at TrainAlabama.com using a credit/debit card, or we can send you an invoice. We can also accept the following: Cash/PayPal/CashApp/Company Check.

Registration fees are non-refundable. If you are unable to attend class, or otherwise need to cancel, the fee will not be refunded but it may be used towards a future class conducted by TrainAlabama.com.

Additional Information

- Students are expected to arrive on time, actively participate, and remain in class until dismissed.
- Certificates of Completion will be emailed to webinar students within 24 hours of completing the course. Students who attend live training will receive their Certificate of Completion at the end of class.

About the Instructor

Michelle L. Riley is a dynamic speaker and experienced trainer with more than six years of training notaries and civil process servers. In September 2019, the Alabama Private Investigation Board approved her as one of its Certified Trainers (CT007) allowing her to offer educational courses to Alabama’s private investigators. Michelle owns two businesses: *Alabama Notary & Process Server*, and *Notaries for Alabama*. She is an Alabama Licensed Private Investigator, and Licensed Insurance Agent. When she isn’t training, she works as an HR Generalist for a local non-profit organization where she is responsible for employee relations and workplace investigations. Michelle graduated from UAHuntsville, where she earned a B.A. degree in Communications.

Why use TrainAlabama.com to satisfy your continuing education requirements?

- TrainAlabama.com is committed to offering a variety of engaging, up-to-date courses with today’s legal professional in mind.
- Classes are held early mornings, evenings and weekends, to better meet your schedule.
- You decide whether to attend in-person, in a clean, secure and comfortable environment (Huntsville West), and interact with other legal professionals, or log on from your home or office (Zoom Online).
- Create a free, personal account on TrainAlabama.com and keep a record of past and future classes so that you always know where you stand with continuing education credits.