

Insure against losses arising out of covered title risks with Stewart's Residential Gold Owner Policy*:

Survey/Real Property Report Coverage – available for many survey/real property report related matters such as:

- forced removal by a governmental authority or in the case of (i) below, by the affected neighbour of all or part of the structure(s) (other than fences or boundary walls) due to: i) encroachments onto adjoining land or onto easements; and ii) violations of zoning bylaws.
- the land being unmarketable due to adverse matters that would have been disclosed by an up to date survey/real property report. Most lenders accept title insurance in lieu of a survey/real property report.

Known Encroachments – ability to insure over many known encroachments via underwriting protocols. Please contact a Stewart Title underwriter prior to closing for an underwriting decision.

Gap Coverage – intervening liens or encumbrances that arise between the date of closing and the date of registration of the insured deed.

Septic Systems – matters related to the legal status is provided by way of an endorsement that can be requested at time of ordering. Please review the endorsement for full details.

Fraud, Forgery, Impersonation, Duress, Mental Incompetence – includes use of a fraudulent power of attorney; coverage under this provision is applicable even if this risk first arises after the Policy Date.

Encroachments – coverage for encroachments onto the insured property of structures (other than boundary walls and fences) constructed after the Policy Date by an adjoining owner.

Defective Title or Registration

Liens on Title – due to mortgages, judgments, realty taxes, public utility accounts, special assessments or condominium corporation charges.

Others Claiming a Legal Interest in Title – e.g., beneficial owner, spouse, prior owner.

Forced Removal – by a governmental authority of an existing structure (other than a boundary wall or fence) due to the lack of a required building permit.

Access – lack of pedestrian and vehicular access.

Construction Liens – unless the purchaser agreed to pay for the work.

Undisclosed Work Orders – existing at the Policy Date unless the purchaser agreed to be responsible for them.

Known Title Defects – our ability to insure over many known title defects via custom underwriting often permits a transaction to close on a timely basis. Please contact a Stewart Title underwriter for further information with respect to specific underwriting needs.

The "Duty to Defend" – Stewart Title will pay the legal fees and expenses incurred to defend the insured's title in any court case to the extent that the case is based on a Covered Title Risk. This duty ends upon settlement of the claim.

An Existing Homeowner Policy is available for those who did not obtain a policy at the time of their property purchase.

For full coverage details, please contact your local Stewart Title Business Development Manager.

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