



## Commercial Title Insurance

Lawyers, lenders and other real estate professionals in Canada partner with Stewart Title to safeguard their clients' investments. We provide title insurance solutions for a broad portfolio of commercial properties that is among the strongest and most impressive in the industry. Our portfolio includes properties such as vacant parcels of land, retail developments, multi-site portfolio projects, cross-border properties, wind farms, power plants, office towers, First Nations lands, business centres, pipelines, acclaimed hotels and golf courses.

At Stewart Title, our goal is to provide lenders and owners with the best security, coverage and service available at a highly competitive premium.

### **Service and Underwriting Excellence**

We understand that each commercial transaction presents specific closing challenges. Our team of professionals specializes in processing transactions which require custom underwriting and unique risk analysis. Each challenge is met by our knowledgeable underwriters who possess the expertise necessary to provide timely solutions for the most complex transactions.

### **Reducing the Risk**

Endorsements on a title insurance policy are one of the primary elements that supplement coverage and enhance the value of a title insurance policy. Endorsements exist that provide coverage for matters ranging from access, zoning, survey matters, losses due to errors in government responses and many more transaction specific issues. Endorsements offered for your transaction can be tailored to suit even the most complex situations.

### **Timely Closings**

Delays in a closing are costly from both a time and monetary standpoint. Stewart Title facilitates the closing of transactions in a timely fashion by insuring over matters that might otherwise stand in the way of completing a purchase or mortgage transaction. Our commercial underwriting and processing capabilities make for an efficient closing and fast turnaround times for our commercial real estate clients.

### **Understanding Lender Needs**

Stewart Title understands lenders' needs and offers lenders specific coverage including endorsements such as Usury and Doing Business.

### **Partnering With Legal Professionals**

Lawyers are an integral aspect of all transactions, providing professional service and independent legal advice. Our strong relationship with the Canadian legal community has enabled us to develop policies which provide the best protection for our insureds.

## **Highlights of a Stewart Title Commercial Policy**

### ***Protection Against the Unexpected***

When a risk is disclosed to Stewart Title prior to closing, underwriting may be provided, wherever possible, to cover over the defect. In this way, coverage and endorsements are available and can be given to insure over issues that would otherwise impede the closing of a transaction.

### ***Gap Coverage***

A Stewart Title commercial policy provides gap coverage for loss that could occur from intervening title registrations between the closing date and the date that the insured instrument is registered. Gap coverage in commercial title insurance has become essential where acquisitions or financing take place in several provinces concurrently or where there are inherent delays in the provincial registration system.

### ***Elimination of Closing Delays***

Title insurance can reduce the amount of due diligence and off-title searches required to close a transaction. Our commercial search requirements streamline the conveyancing process and based upon the monetary threshold, the policy will be issued without the need for certain searches.

### ***Cross-Border Transactions***

It takes experience, responsiveness and dedication to complete all aspects of a cross-border transaction. Stewart Title has the resources to understand the nature of your transaction and how best to protect it.

### ***No-Fault Claims Process***

Title insurance is a no-fault based coverage. Stewart Title's claims process is straightforward, seamless and does not require the insured to prove negligence. Stewart Title is focused on assessing and processing claims in a practical and efficient manner to ensure that the insured receives the full benefit of their policy coverage.

### ***Defence of Title***

Stewart Title will cover legal fees and expenses associated with defending the insured's title against claims arising from covered title risks.

## **An Experienced, Reliable Leader**

With over a century of experience in protecting property owners and lenders against inherent title risks, Stewart Title stands proud as a leading title insurer in North America and one of the largest, most respected title insurers in the world. Our history of working with lenders, legal professionals and property owners/purchasers has provided us with the expertise and know-how needed to handle your real estate transactions.

**Contact us for more information.**

### **Canadian Head Office (Toronto)**

(888) 667-5151

### **Western Canada**

(866) 515-8401

### **Québec**

(866) 235-9152

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