



StewartPROTECT™ Coverage for Homebuyers

An Experienced, Reliable Leader

A leading global title insurer, Stewart Title has over a century of experience in protecting property owners and lenders against inherent title risks. With a history of working with legal professionals, property owners/buyers and lenders, Stewart Title has the expertise and know-how needed to handle your real estate transactions.

Our Privacy Policy

The protection of your personal information is important to Stewart Title and accordingly, we have policies and procedures in place in order to effectively manage and secure personal information. The personal information you provide is kept confidential and is used for the purposes set out in our privacy policy including, but not limited to, the underwriting and issuing of policies and the administering of claims. In certain instances, personal information may be transferred to our head office or to third-party service providers for administrative and processing purposes, including to those outside of Canada. Details of our privacy policy may be viewed on our website www.stewart.ca or we can provide a copy to you upon request by email: privacySTGC@stewart.com or phone: 1-888-667-5151.

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stewart title®

Real partners. Real possibilities.™



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This brochure is intended to provide information that is of a general nature. Please refer to the policy for full coverage details. Sample policies are available upon request.

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What is StewartPROTECT™?

Stewart Title's Gold Owner and Loan Policies provide extensive coverage for the majority of matters that could give rise to losses in residential real estate transactions, including coverage for title defects, liens and encumbrances, existing work orders and defective registration of title documents.

There are some matters, however, that arise due to a lawyer's/notary's negligence that may lead you to experience losses that are not covered under the covered title risks of a standard title insurance policy.

StewartPROTECT™ is an enhancement to Stewart Title's owner and loan policies. This enhanced coverage is provided through an endorsement called a Closing Protection Letter.

The Closing Protection Letter is designed to cover losses sustained by an insured homeowner that arise from situations where the homeowner's lawyer/notary commits

an error or omission in providing legal services with respect to the title insured real estate transaction.

What coverage does StewartPROTECT™ provide?

StewartPROTECT™ is designed to give you the peace of mind of additional protection against losses due to errors in the legal services provided by your lawyer/notary on your title insured transaction.

In particular, StewartPROTECT™ can cover against losses due to:

- Errors in advice regarding the terms of the Agreement of Purchase and Sale
- Failure to comply with lender mortgage instructions
- Improper advice given with respect to encumbrances affecting your title
- Improper advice as to how to take title

How does StewartPROTECT™ give me peace of mind?

StewartPROTECT™ significantly reduces the possibility that an insured owner or lender would have to sue their lawyer/notary to obtain compensation for a lawyer's/notary's negligence arising from legal advice provided with respect to your title insured real estate transaction for matters not otherwise covered under a title insurance policy. Instead, the insured can look to Stewart Title for efficient claims handling and resolution in accordance with the legal obligations under the policy.

By adding StewartPROTECT™ coverage to your policies, you are receiving the most comprehensive protection available for losses arising out of the closing of your real estate transaction.

For more information about StewartPROTECT™, please speak to your lawyer or notary.