

Stewart's Title Insurance	Western Protocol
<p>Applicable to Both Freehold & Leasehold</p> <ul style="list-style-type: none"> • single-family residential • multi-unit residential, regardless of the number of units • undeveloped residential lots • commercial • agricultural lands • construction loans • completion mortgages <p>Surveys/Real Property Reports</p> <ul style="list-style-type: none"> • coverage available for both lenders and owners <p>Known Defects</p> <ul style="list-style-type: none"> • ability to insure over known defects (i.e., encroachments onto adjoining land) <p>Title/Mortgage Fraud</p> <ul style="list-style-type: none"> • significant coverage provided • no need to pursue remedies against third parties prior to making a claim <p>Other Coverage Losses due to:</p> <ul style="list-style-type: none"> • unmarketability of title • someone else owns an interest in title • zoning and setback non compliance • existing work orders • tax and public utility arrears • lack of legal access • forced removal by a governmental authority of a structure built without a required building permit • loss of priority of the insured mortgage to construction liens • violations as at the policy date of registered restrictions, covenants and conditions • invalidity or unenforceability of the insured mortgage upon the title <p>Duty to Defend</p> <ul style="list-style-type: none"> • duty of the title insurer to pay legal fees of the insured for any court case involving a covered title risk; title insurer may end the duty upon payment of the loss 	<p>Applicable to</p> <ul style="list-style-type: none"> • single-family residential • multi-unit residential up to 4 units • undeveloped residential lots <p>Surveys/Real Property Reports</p> <ul style="list-style-type: none"> • coverage provided only to lenders <p>Known Defects</p> <ul style="list-style-type: none"> • no ability to “insure over” known defects <p>Title/Mortgage Fraud</p> <ul style="list-style-type: none"> • no coverage – must rely on Land Titles Assurance Funds (Land Titles Assurance Funds may require pursuit against third parties before a claim will be considered) <p>Other Coverage</p> <ul style="list-style-type: none"> • none <p>Duty to Defend</p> <ul style="list-style-type: none"> • not available

For more information, please contact your Business Development Manager.

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