



Protect your home with TitlePLUS™

For many of us, our home is our largest financial asset. One way to protect it is through title insurance.

What is title insurance?

Title insurance protects property owners from certain losses and risks to their property title. It's purchased only once and is valid for the entire time you, your spouse, children or heirs own it.

What is title?

Title to a property is a bundle of rights: the right to live there, access it, sell or mortgage it, or leave it to your heirs. Sometimes, there are problems with title to a property which aren't always obvious when you first purchase your home. For example, buildings might extend outside the property line, or the municipality could require you to pay the former owner's unpaid property taxes.

How could fraud affect you?

Title insurance provides protection for unpredictable or undetectable issues such as fraud or forgery, and in situations where the seller doesn't have the right to sell the property to you. The legal costs associated with defending title to the property if a fraud is perpetrated against the property are also covered.

How to purchase title insurance?

Your real estate lawyer can help you purchase title insurance for your property. A clear title paves the way for you to enjoy all the rights that come with being the owner of your home.



titleplus@lawpro.ca



1-800-410-1013
416-598-5899

Quickfacts

Proudly Canadian: TitlePLUS® title insurance is the only all-Canadian title insurance product currently available in the market

One-time premium: unlike other types of insurance (such as home insurance), the premium for a TitlePLUS policy is paid only once

Direct coverage: if there is a problem that is covered by the policy, you simply contact TitlePLUS directly to report your claim

Cost savings: a TitlePLUS policy can save you money by eliminating certain searches and inquiries and the need for an up-to-date survey

Unpaid utility bills: public utility bills that the seller should have paid for but didn't

Building permits: coverage where you are required to make repairs to items that were built by the seller without the proper permits

Cottage/recreational properties: coverage where there are issues with a right of access or road allowance (for ex. if you are not legally permitted to use the road that provides access to your property)

Legal service coverage: most TitlePLUS policies cover the mistakes or negligence of the lawyer completing the transaction – at no extra charge