



**New TitlePLUS<sup>®</sup> program offers existing homeowners protection against title-related risks and fraud**

**Toronto, September 8, 2005:** Homeowners who want to protect the investment they've made in their home against certain issues that arise after closing – including fraud – can now secure title insurance protection for their home through the TitlePLUS OwnerEXPRESS<sup>™</sup> program.

Launched across Canada in early September, OwnerEXPRESS meets a growing demand among consumers for this type of post-closing protection, says Kathleen Waters, vice president of the TitlePLUS program. Homeowners wanting more information and/or a TitlePLUS OwnerEXPRESS policy should contact their real estate lawyer.

“Until recently, you could only secure title insurance protection when a house was bought or sold. But the widespread reporting of real estate fraud is making existing homeowners and others increasingly nervous, and has them looking for insurance protection that they can fall back on if they discover a post-closing issue, such as a fraud, on title.”

For a one-time premium, the TitlePLUS OwnerEXPRESS policy protects homeowners against title-related issues that may come to light after the purchase of the house has closed – whether it's a week, a month or years after closing.

For example, the policy will cover the homeowner for any legal costs associated with defending their title to the property if a fraud is perpetrated on that property. It will also provide protection against any losses the homeowner suffers for title-related defects that would have been identified at the time of closing by an up-to-date survey, for outstanding construction liens and other similar issues.

OwnerEXPRESS does not provide coverage for any changes to the property that the homeowner may have made between the actual purchase date and when the policy comes into effect. As well, it does not insure the mortgagee on the property.

The premium for this protection – which remains in effect as long as the policyholder owns the home – is approximately \$200.

***About LAWPRO®***

Lawyers' Professional Indemnity Company (LAWPRO ) is a wholly Canadian-owned insurance company providing professional liability insurance and title insurance in numerous jurisdictions across Canada. Our malpractice insurance program currently insures more than 20,000 lawyers, as well as providing them with risk and practice management programs to assist them in their law practices.

Our TitlePLUS program helps lawyers better meet their clients' needs for professional legal advice and superior protection for their real estate investment. TitlePLUS title insurance provides buyers and lenders with the most comprehensive protection widely available from a Canadian-owned insurer in the market today.

For more information, contact the TitlePLUS Department at 1-800-410-1013 or 416-598-5899.

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