



OwnerEXPRESS®  
For Existing Home Owners



TitlePLUS Title Insurance.  
Protect the title to your current home.

# Protection

Do you own a house or condominium?

Are you worried about fraud?

If you did not get title insurance when you bought your home, ask your lawyer about a TitlePLUS OwnerEXPRESS Policy.<sup>1</sup>

An OwnerEXPRESS policy is title insurance protection for a one-time premium:

- it covers issues affecting registered title, including fraud, rights-of-way or construction liens
- it covers the legal costs associated with defending your title to the property if a fraud is perpetrated against the property

- it outlines the risks and losses that will and will not be covered, and
- it sets out policy-specific terms and conditions.<sup>2</sup>

Your TitlePLUS OwnerEXPRESS policy insures you directly. If there is a problem with title, you make a claim directly to us. If the claim is covered under the policy, we either pay to fix the problem or we compensate you up to the full amount of the policy. We also pay the legal costs of defending the title if the matter ends up in court.

You can be confident that your TitlePLUS policy will be valid for as long as you, or your heirs, own the property.



# Types of Properties

You can get an OwnerEXPRESS policy for these types of residential properties:

- houses
- condominiums
- cottages
- residential rental (up to 4 units)
- vacant land
- rural, and
- leaseholds.<sup>3</sup>



# Locate a Lawyer

If you need to find a TitlePLUS lawyer, just visit our website at [titleplus.ca](http://titleplus.ca). Go to the "Home Buyer" section, click on "Locate a Lawyer" and search by postal code or city. Our database will provide you with the names of up to five randomly selected real estate lawyers in your community. To find more lawyers, just click on the back button on your browser and re-submit to receive five more randomly selected names.

# Proudly Canadian

TitlePLUS title insurance is the only all-Canadian title insurance product on the market today. It was developed by Lawyers' Professional Indemnity Company (LawPRO<sup>®</sup>), a Canadian insurance company and subsidiary of the Law Society of Upper Canada.



# For more Information

Ask your lawyer for more information about the TitlePLUS Program, visit the Home Buyer section of [titleplus.ca](http://titleplus.ca), or call the TitlePLUS Customer Service Centre at 1-800-410-1013 or 416-598-5899.

If your current lawyer does not use the TitlePLUS Program, have him/her call our Customer Service Centre at 1-800-410-1013 or 416-598-5899 to find out how to get involved.

# Other TitlePLUS Products

## Residential Properties

A TitlePLUS Policy for a purchase or a refinance covers the title-related risks PLUS your lawyer's legal services in the transaction.<sup>2</sup>

For more information about how your lawyer can assist you, check out the "Working with a Lawyer when You Buy a Home" brochure at [titleplus.ca](http://titleplus.ca).

## Commercial Properties

TitlePLUS title insurance is available for all purchases and refinancings of commercial properties up to \$2 million.<sup>3</sup>

1 In Manitoba, contact Reider Insurance Services at 204-338-3888. In Saskatchewan, contact a member broker of IBAS. In Alberta, contact Phoenix Group Edmonton Inc. at 780-482-6936 or 1-800-563-5325.

2 Please refer to the policy for full details, including actual terms and conditions. A TitlePLUS OwnerEXPRESS Policy does not include legal services coverage or coverage for mortgage lenders.

3 Available in Ontario only; some restrictions may apply.

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