



TitlePLUS Insurance – Change in policy documentation as of July 1, 2007

The Department of Government Services for Newfoundland & Labrador issued a bulletin in March 2007 directed to insurance licensees. It requires that all insurers, including Lawyers' Professional Indemnity Company (LAWPRO[®]), provide a copy of "Principles for the Sale of Insurance: A Consumer Protection Document" (copy attached) on delivery of every insurance contract.

As TitlePLUS insurance policies are provided to clients by lawyers with their final report for the transaction, we have amended our web-based system so that every TitlePLUS policy issued in your province will print with the necessary document effective July 1, 2007. Please ensure that it is sent to your client(s) with the policy itself.¹

The document tells the consumer about a variety of insurance-related rights. In case of questions from your clients, you may wish to bear in mind the following:

- The TitlePLUS disclosure documentation (the Acknowledgment and Direction for a purchase, or the Statutory Declaration & Acknowledgment for a mortgage-only transaction) confirms:
 - (a) that you are not receiving any commission or other payment for arranging the title insurance;
 - (b) that LAWPRO is the insurer;
 - (c) that LAWPRO, which operates the TitlePLUS program plus the malpractice program for all lawyers in Ontario, is owned by the Law Society of Upper Canada, the governing body for the provision of legal services in Ontario; and
 - (d) the relevant privacy terms under which LAWPRO operates;
- An up-to-date list of TitlePLUS programs and premiums for your province may be obtained at any time by e-mailing titleplus@lawpro.ca or calling 1-800-410-1013;
- There are no deductibles for the policyholders under the TitlePLUS policy;
- There are no discounts for TitlePLUS policies at this time;
- You can always find the quoted cost of a specific TitlePLUS policy, once you receive pre-approval, by looking at the fee summary on the screen or by merging the Invoice at the top of the Application Summary screen;
- If in the future we refuse to approve a TitlePLUS application for your client and your client wishes a written explanation, we will be pleased to provide one, upon request; and
- Consumers may contact TitlePLUS Customer Service for details of our Consumer Complaint Handling Protocol.

¹ The new document does not print with the draft policy.

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