

# Title PLUS<sup>®</sup>

## Hotsheet

### Got survey coverage AND an existing survey?

**Do you already have survey coverage in your TitlePLUS application PLUS an existing survey? You DO NOT then need to have your client(s) review the existing survey for accuracy. Read on for more details about TitlePLUS survey coverage: It may be easier than you think!**

You can obtain survey coverage on a TitlePLUS application in one of the following ways:

1. If the property is in **Land Titles** (including Land Titles Absolute, LTCQ, and Land Titles Plus)

– OR –

If the property is in **Registry** with one of the following:

- a) the property is a TitlePLUS “whole of a lot”;<sup>1</sup>
- b) you can obtain one or more Declarations of Possession covering 10 or more years prior to the closing date; or
- c) you have a Surveyor’s Inspection Report,

then the Purchaser and Lender will have survey coverage and you are not required to obtain an existing survey.

**NOTE: If the property qualifies as above, and you also have an existing survey in your possession, you are NOT required to contact your client(s) to determine whether there are any additions, changes or structures not shown on the existing survey.** But if based on your own review it reveals an actual defect affecting the property (as opposed to a change which may or may not constitute a problem), you are required to enter this information into the TitlePLUS application.

2. Where your TitlePLUS application does **not** have survey coverage as above, you can obtain survey coverage by:
  - a) having your client(s) review an existing survey for accuracy; or
  - b) obtaining the vendor(s)’ statutory declaration regarding whether an existing survey is up-to-date.

**Only if you are obtaining survey coverage in one of these ways are you required to input in your TitlePLUS application if there are any additions, changes or new structures not shown on the existing survey.**

If you have any questions about survey coverage under the TitlePLUS policy, please contact TitlePLUS Customer Service at 416-598-5899 or 1-800-410-1013.

<sup>1</sup> See definition of TitlePLUS “whole of a lot” at [titleplus.ca](http://titleplus.ca) or [titleplus.lawyerdonedeal.com](http://titleplus.lawyerdonedeal.com).

<sup>®</sup> TitlePLUS is a registered trademark of Lawyers’ Professional Indemnity Company.

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