



Is the title to your home protected?
Are you worried about real estate title fraud?
Are there other legal issues about your real estate transaction that concern you?





Take this opportunity to speak to your real estate lawyer about the benefits of TitlePLUS® title insurance¹ for residential real estate transactions.


 **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, the premium for a TitlePLUS policy is paid only once.


 **Direct coverage:** TitlePLUS title insurance works like other types of insurance; if there is a problem that is covered by your policy, you simply contact the title insurer directly to report your claim.


 **Cost savings:** A TitlePLUS policy can save you money by eliminating certain searches and inquiries² and, in most cases, eliminates the need for an up-to-date survey. In a purchase policy, both you and the lender are covered under the same policy.


 **Title fraud protection:** A TitlePLUS policy provides coverage for title fraud that may have occurred prior to your purchase or if your property becomes a target at a later date.

 **Unpaid utility bills and/or appliances:** A TitlePLUS policy may provide coverage for final utility bills or appliances which the seller should have paid for – but didn't.

 **Building permits:** A TitlePLUS policy may provide coverage where you are required to make repairs to items that were built by the seller without the proper permits or appropriate inspections.

 **Cottage/recreational properties:** These types of properties may have access and road allowance issues. If you are not legally permitted to use the road which provides you access to your property – you may lose it. A TitlePLUS policy can provide protection in these situations.

 **Renovations:** If you are planning to renovate, install a pool or add a garage to the property you are buying, there may be restrictions which you should be aware of. Talk to your lawyer as he/she can provide valuable legal advice in these situations.

 **Legal services coverage³:** Unlike other title insurance products generally available in the market today, a TitlePLUS policy covers all the standard title related aspects of your deal PLUS the legal services provided by your lawyer.

Like us on  Facebook (TitlePLUS Home Buying Guide Canada) or visit our website at titleplus.ca where you will find our **Real Simple Real Estate Guide™**, a useful resource which includes mortgage calculators, a glossary of real estate terms and much more.

A TitlePLUS Purchase Policy

Are you buying a residential property? The TitlePLUS purchase policy is for you. It covers both purchasers and lenders in the transaction. The purchasers' coverage continues for as long as they or their heirs own the property.

TitlePLUS purchase policies are available for new houses or condominiums, resale houses or condominiums, cottages, residential rental units (up to 6 units), rural properties, vacant land, leaseholds⁴ and farms⁴.

A TitlePLUS OwnerEXPRESS® Policy and/or a TitlePLUS Refinance (Mortgage-Only) Policy

If you already own your home but did not get title insurance at the time of purchase, a TitlePLUS OwnerEXPRESS policy is for you.

If you are refinancing your home, a TitlePLUS Refinance (Mortgage-Only) policy provides coverage for the lender only.

Both policies are available for houses, condominiums, cottages, residential rental units (up to 6 units), rural properties, vacant land and leaseholds⁴. TitlePLUS Refinance (Mortgage-Only) policies are also available for farms.

- **Are there other legal matters that you need to talk to your lawyer about?**
- **If you are buying a home, do you need to update your will?**
- **Be sure to consult with your lawyer who can provide you with valuable legal advice.**

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 **TitlePLUS Home Buying Guide Canada**

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¹ The TitlePLUS policy is underwritten by Lawyers' Professional Indemnity Company (LawPRO®). Please refer to the policy for full details, including actual terms and conditions. Contact LawPRO for brokers in Manitoba, Alberta and Québec.

² Some restrictions may apply.

³ Excluding OwnerEXPRESS policies and Québec policies.

⁴ Available in Ontario only; some restrictions may apply.

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