



OwnerEXPRESS® Policy¹ Order Form

for Alberta, British Columbia, Manitoba, New Brunswick, Newfoundland and Labrador, Northwest Territories, Nova Scotia, Nunavut, Prince Edward Island, Saskatchewan, Yukon

In Alberta, contact HUB International Phoenix Insurance Brokers at 780-482-6936 or 1-800-563-5325. In Manitoba, contact Reider Insurance at 204-956-7300.

Please fax the completed form to the TitlePLUS® Customer Service Centre at 1-800-286-7639 or 416-599-8341.

NOTE: OwnerEXPRESS policies automatically cover matters related to fraud and registered title, including fraud protection on a go-forward basis. For all provinces and territories except PE and NL, survey-related matters as of the Acquisition Date² are covered.³ For PE and NL, survey-related matters as of the Acquisition Date² are covered if the property qualifies for TitlePLUS survey coverage.⁴ Coverage for other matters is available if a request is made and the request is granted by a TitlePLUS staff member.

OwnerEXPRESS policies do not insure mortgage lenders or include TitlePLUS legal services coverage.

Date: _____
LAWPRO No.: _____ Contact Name: _____
Telephone No.: _____ Fax No.: _____
e-mail address: _____ Preferred Method of Receiving Documents: [] Fax [] e-mail

1. Eligibility Questions

Do you (or your firm) have a financial or ownership interest in the property? [] Yes [] No
Do any of the following statements apply? [] Yes [] No (CAUTION: If "Yes," the property is not eligible for an OwnerEXPRESS policy.)

- My client is currently purchasing or acquiring title to the property;⁵
The property value (see item 3) is more than \$2 million Cdn. (Caution: If value over \$1 million, additional requirements apply);
My client is already insured under a title insurance policy for the property;
The property has more than 6 dwelling units;
The property is a timeshare, co-operative or co-ownership building;
The property is a leasehold;
The property is a farm, or is being used partly or wholly for commercial purposes;
Title insurance has been denied for the property;
The property, or any other real property owned by my client, has been or is now the target of actual or attempted fraud or other illegal dealings;
My client is aware of a person or corporation contemplating the commission of a fraud with respect to the property;
Within the past two (2) years, there has been an actual or attempted fraudulent misuse of my client's identity.⁶

2. Basic Information

Client File (Matter) No.: _____ Date Acquired Title: _____
Name(s) of registered owner(s): _____
How registered owner(s) hold title: [] Joint Tenants [] Tenants in Common

3. Property Value (the property value will become the Policy Amount for coverage purposes):

[] Price at Date of Purchase: \$ _____; OR
[] Amount of Municipal Tax Assessment (current or prior year): \$ _____; OR
[] Written Appraisal (from appraiser or real estate agent⁷): \$ _____

4. Property Information/Title Search

Full Municipal Address (including City/Town and Postal Code): _____
Legal Description (do not enter metes and bounds description): _____

Property No.⁸: _____ Property Tax/Realty Tax No. (if available): _____

Conduct title search*

- [] Subsearch from date client purchased property if title search from client's purchase available; OR
[] Full title search if prior title search not available.

* Title search must be completed no more than 30 days prior to requesting OwnerEXPRESS policy. The date on which you complete your title search will become the Policy Date for coverage purposes.

The following will be listed as exceptions to coverage in Schedule “A” of the policy:

- a. all mortgages, encumbrances, easements/rights of way, caveats, other matters that the title is subject to, and other problems, notations, reservations or restrictions on dealing disclosed by registered title will be exceptions to coverage; and
- b. any survey-related issues affecting the property as of the Acquisition Date² will be exceptions to coverage.

5. Survey Information

For all provinces and territories: are you aware of any survey-related issues affecting the property as of the Acquisition Date²?

Yes No

If “Yes,” give particulars:

6. For NL and PE properties only⁴

Is there an existing location certificate/real property report which the registered owner has reviewed for accuracy? Yes No

If “Yes,” has registered owner advised of any changes (e.g., decks, pools, additions) existing prior to the Acquisition Date but not shown on the location certificate/real property report? Yes No

7. Policy Coverage

Discuss limitations to coverage set out in the Note at the top of page 1 with client and determine if client wishes to obtain additional coverage. **If additional coverage is desired, please set out below and attach any information revealed by your inquiries or otherwise in your possession. Request for additional coverage will be considered by a TitlePLUS staff member:**

Please do the following:

- **Fax the completed Order Form to the TitlePLUS Customer Service Centre. A TitlePLUS staff member will contact you regarding additional information required to complete your application.**
- **After processing your application, a TitlePLUS staff member will fax or e-mail to you the TitlePLUS Commitment Package. Meet with client and:**
 - Have client sign TitlePLUS Declaration and Acknowledgment included in Commitment Package; and
 - Confirm identity of all registered owners with photo identification; and
 - Review documents, including Schedule “A,” with client and ensure client understands limitations to coverage contained in it; and
 - Confirm with client that any mortgage(s) shown on title search is/are consistent with client’s understanding of actual mortgages outstanding against property. If not consistent, contact TitlePLUS Department immediately.
- **Complete** the Certificate of Title and Request to Issue Policy included in the TitlePLUS Commitment Package and submit by fax or mail. The issued policy will be sent to you by mail and the policy premium will be debited/charged to the payment method registered with LAWPRO for your Dial-in-Policies.

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.

² Acquisition Date is date on which purchase of property was completed. Where one or more clients obtained title via a non-arm’s length Transfer, or Survivorship or Transmission Application, Acquisition Date is the registration date of that document.

³ For property values over \$1 million, contact the TitlePLUS Department for special requirements.

⁴ For OwnerEXPRESS policies, the property qualifies for survey coverage, without an up-to-date location certificate/real property report, in the following situations: (a) property is a “whole lot” for TitlePLUS purposes; or (b) registered owner has reviewed existing location certificate/real property report for accuracy.

⁵ If client is currently purchasing or acquiring title to the property, that transaction may be eligible for a standard TitlePLUS purchase or mortgage-only policy on the titleplus.lawyerdonedeal.com website.

⁶ Fraudulent misuse of credit card(s) or credit card number(s) does not, by itself, constitute fraudulent misuse of identity. Examples of fraudulent misuse of identity include an imposter obtaining a new credit card or making application for loans or other benefits using your identity.

⁷ It is acceptable to determine property value from appraiser’s or real estate agent’s written appraisal, provided that appraisal sets out the individual’s experience and qualifications, and substantial reasons for value based on interior and exterior inspection of property.

⁸ Includes LINC (Alberta), PID (British Columbia), Property Identification Number (New Brunswick and Nova Scotia), Municipal Tax Number (Newfoundland and Labrador), and Surface/Mineral Parcel No. (Saskatchewan), as appropriate.

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