



### Partner with Stewart Title

With over a century of experience in protecting property owners and lenders against losses due to inherent title risks, Stewart Title stands proud as a leading title insurer in North America and one of the largest, most respected title insurers in the world.

Our history of working with legal professionals, lenders and property owners has provided us with the expertise and know-how needed to handle both commercial and residential real estate transactions.

### Our Commercial Coverage Benefits

- Transactions close in a timely fashion
- Cost savings resulting from certain searches that are not required in order to obtain policy coverage
- More comprehensive coverage than what is often provided in search replies – particularly with respect to our zoning endorsement
- Ability to insure over known defects, such as encroachments (other than fences or boundary walls) onto adjoining land
- The policies contain a duty of the insurer to pay legal fees and costs associated with defending the insured's interest in court with respect to matters covered by the policy (this duty ends when the claim is settled)
- Survey/certificate of location/RPR coverage available for owners without the need for an existing survey/certificate of location/RPR for transactions with a policy amount of up to \$25 million provided the transaction involves a completed structure; for vacant land or properties under construction this coverage is available for owners with a policy amount up to \$12 million
- Survey/certificate of location/RPR coverage is provided to lenders regardless of the policy amount
- Governmental and quasi-Governmental work order coverage for lenders is available for transactions of up to \$50 million\*
- Coverage available for forced removal by a governmental authority due to lack of a required building permit or occupancy certificate on loan transactions with a policy amount of up to \$50 million\*

### Our Pricing & Service Benefits

- Competitively priced policies, with no added premium or fee for endorsements
- Solution-oriented commercial experts with the ability to customize policies to suit the needs of specific transactions nationwide
- Commercial Operations Team available to answer questions and see your transaction through
- The experience and knowledge of an Underwriting Team, equipped to provide guidance with each commercial coverage scenario
- Ability to process and underwrite complex transactions including multi-site portfolio projects, cross-border properties, wind farms, power plants, First Nations lands and pipelines
- Expert claims handling – timely, efficient and fair

**Work with the partner that provides solutions fit to your needs.**

**Canadian Head Office – Toronto**  
(888) 667-5151

**Western Canada**  
(866) 515-8401

**Québec**  
(866) 235-9152

**Atlantic Canada**  
(888) 757-0078

**stewart.ca**