

**Insure against losses arising out of covered title risks with Stewart's Residential Gold Owner Policy\*:**

**Survey/Real Property Report Coverage** – available for many survey/real property report related matters such as:

- forced removal by a governmental authority or in the case of (i) below, by the affected neighbour of all or part of the structure(s) (other than fences or boundary walls) due to: i) encroachments onto adjoining land or onto easements; and ii) violations of zoning bylaws.
- the land being unmarketable due to adverse matters that would have been disclosed by an up to date survey/real property report. Most lenders accept title insurance in lieu of a survey/real property report.

**Known Encroachments** – ability to insure over many known encroachments via underwriting protocols. Please contact a Stewart Title underwriter prior to closing for an underwriting decision.

**Gap Coverage** – intervening liens or encumbrances that arise between the date of closing and the date of registration of the insured deed.

**Septic Systems** – matters related to the legal status is provided by way of an endorsement that can be requested at time of ordering. Please review the endorsement for full details.

**Fraud, Forgery, Impersonation, Duress, Mental Incompetence** – includes use of a fraudulent power of attorney; coverage under this provision is applicable even if this risk first arises after the Policy Date.

**Encroachments** – coverage for encroachments onto the insured property of structures (other than boundary walls and fences) constructed after the Policy Date by an adjoining owner.

**Defective Title or Registration**

**Liens on Title** – due to mortgages, judgments, realty taxes, public utility accounts, special assessments or condominium corporation charges.

**Others Claiming a Legal Interest in Title** – e.g., beneficial owner, spouse, prior owner.

**Forced Removal** – by a governmental authority of an existing structure (other than a boundary wall or fence) due to the lack of a required building permit.

**Access** – lack of pedestrian and vehicular access.

**Construction Liens** – unless the purchaser agreed to pay for the work.

**Undisclosed Work Orders** – existing at the Policy Date unless the purchaser agreed to be responsible for them.

**Known Title Defects** – our ability to insure over many known title defects via custom underwriting often permits a transaction to close on a timely basis. Please contact a Stewart Title underwriter for further information with respect to specific underwriting needs.

**The "Duty to Defend"** – Stewart Title will pay the legal fees and expenses incurred to defend the insured's title in any court case to the extent that the case is based on a Covered Title Risk. This duty ends upon settlement of the claim.

**An Existing Homeowner Policy is available for those who did not obtain a policy at the time of their property purchase.**

**For full coverage details, please contact your local Stewart Title Business Development Manager.**

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