

Protect your investment



Whether you are purchasing a home or have owned your home for years, title insurance from FCT can help protect one of your biggest investments.

About FCT

The FCT group of companies includes FCT Insurance Company Ltd., which is Canada's leading provider of title insurance; and First Canadian Title Company Limited, which offers other non-insurance-related products and services for residential and commercial real estate transactions.

Founded in 1991 and based in Oakville, Ontario, FCT employs approximately 1,000 people from coast to coast. Its customers include more than 15,000 lawyers and notaries nationwide, every major Canadian chartered bank, credit unions, other lending institutions, real estate agents, mortgage brokers and builders. Insurance is provided by FCT Insurance Company Ltd., with the exception of commercial policies, which are provided by the Canadian branch of First American Title Insurance Company.

1.800.307.0370
www.fct.ca



Insurance by FCT Insurance Company Ltd. This material is intended to provide general information only. For specific coverage and exclusions, refer to the policy. Copies are available upon request.

® Registered trademark of First American Financial Corporation.

01/11 - #100



Protect your greatest investment

Title insurance for new and existing homeowners





What does "title" mean?

When you buy a home, you are buying the title to the property. Title (ownership) to a property is typically obtained when your lawyer or notary registers a transfer (also called a deed) in your province's Land Registration Office. A notation is made in a government register that shows you as the rightful owner of that property.

What is title insurance?

Unlike house insurance that insures your home's structure and its contents, title insurance protects the title to your property against losses incurred as a result of undetected or unknown title issues. (See examples below.) You can get title insurance when purchasing a home or for your existing home – whether it's a single-family home, condominium or a cottage.

Why do I need title insurance?

For a one-time premium, residential title insurance from FCT is an effective and inexpensive way to ensure you are protected against*:

- Fraud (fraudulently obtained mortgages on your home). In contrast to credit card fraud where banks allow victims to suspend payment until an investigation takes place, there is little protection when a mortgage is fraudulently registered against your property unless you have title insurance. And given the fact that restoring title to a property can take a significant financial and emotional toll on the homeowner, title insurance covers all your legal expenses related to restoring title;

- Errors in surveys;
- Encroachments onto neighbouring properties;
- Zoning infractions; and
- Many more known and unknown defects that could affect your ability to mortgage or sell your property in the future.*

Why choose FCT?

We have been working with lawyers, notaries and lenders to protect homeowners since 1991. Our no-fault claims resolution process is industry leading and we have made a commitment to our customers to ensure that their claims are resolved quickly and with no hassle. It is our responsiveness and unparalleled industry experience in customer service that has set us apart from our competitors and has allowed FCT to become the best choice for homeowners across Canada.

For more information visit
www.protectyourtitle.com

**See policy for specific coverages.*



What does title insurance cost?

For a **one-time premium**, title insurance provides you with coverage for as long as you own the property. As an example, for properties valued between \$200,000 and \$500,000, the cost is roughly \$250 to \$350. Costs vary slightly by province and property type.

How do I order title insurance?

If you are purchasing a property, contact your lawyer or notary.

If you already own your home, you can either contact your lawyer/notary or contact FCT directly at 1.877.888.1153.