



protection

noun pro·tec·tion \prə-'tek-shən\

: the state of being kept from harm, loss, etc. : the state of being protected

: something that keeps a person or thing from being harmed, lost, etc. : something that protects someone or something

TITLE INSURANCE 1.0

Unlike an insurance policy that you purchase to protect your home and its contents from fire, flood, theft, an Owner's Policy of Title insurance protects against monetary losses associated with the property that may have been missed or not-disclosed at the time of the closing.

Contrary to a personal item that one might discover forgotten in an attic, liens, defects in ownership due to fraud or forgery, easements, unpaid property taxes, mortgages, and estate claims are just a few examples of problems that may not have been dealt with or discovered prior to closing. An Owner's Policy also protects against claims that might come about after the closing. For instance a long lost heir to the original property owner shows up years later and claims an interest in the property - not only would the policy provide protection but the title insurer would also cover legal expenses incurred for defending the title.

The one-time fee paid for the Owner's Policy at the time of closing provides insurance for as long as the policy holder or their heirs own the property that is insured.

Quite simply, an Owner's Title Insurance Policy is one of the best values associated with purchasing a piece of real estate.

MORE QUESTIONS? GIVE US A CALL!