

You need title insurance. Here's why:



Protection from the unexpected

Title problems can potentially cause complete or partial loss of your home or business property.

Due to inaccuracies or name confusion in public records, even the most thorough search of the cannot uncover every title problem. So while your title may appear to be perfect, there may, in fact, be serious problems affecting the validity of your property's title.

A small, one-time premium provides you with valuable protection against these unforeseen title claims. Owner's title insurance protects you against the financial loss incurred by covered title risks. As the insured, your interests are defended by our underwriter against an attack on the title to your real estate, without expense to you. If the claim proves valid, the title insurer will indemnify you against the defined financial loss up to the policy limit.

What's covered by title insurance?

1. Documents executed under duress.
2. Defective acknowledgement.
3. Deeds by minors.
4. Inadequate legal descriptions.
5. Easements established through continued use but not discovered by a survey or in the public record.
6. Mistakes in recording legal documents.
7. Mistaken reports furnished from taxing authorities.
8. Misinterpretation of wills.
9. Deed of community property recited to be separate property.
10. Errors in tax records. (For example, listing payment against wrong property account.)
11. Birth or adoption of children after date of will.
12. Falsification of records.
13. Undisclosed or missing heirs.
14. Errors in indexing of legal documents by the County.
15. Surviving children omitted from a will.
16. Deeds to or from defunct corporations.
17. Marital rights of spouse allegedly, but not legally, divorced.
18. Instruments executed under fabricated or expired powers of attorney.
19. Forged deeds, releases, etc.
20. Deeds by persons supposedly single but secretly married.
21. Deeds from persons not competent to handle their affairs.

