

Why Do We Need Title Insurance?

To protect the most important investment you'll ever make - the investment in your home. With a title insurance policy, you as owner, have an indemnity contract that will reimburse you for loss in the event someone asserts a claim against your property that is covered by the policy.

How can there be a title defect if the title has been searched?

Title insurance is issued after a careful examination of copies of the public records. But even the most thorough search cannot absolutely assure that no title hazards are present, despite the knowledge and experience of professional title examiners. In addition to matters shown by public records, other title problems may exist that cannot be disclosed in a search.

What title insurance protects against

These are some of the most common hidden risks that can cause a loss of title or create an encumbrance on title:

- **False impersonation of the true owner of the property**
- **Forged deed, releases or wills, Instruments executed under invalid or expired power of attorney;**
- **Undisclosed or missing heirs; Mistakes in recording legal documents**
- **Misinterpretations of wills Deeds by persons of unsound mind**
- **Deeds by minors**
- **Deeds by persons supposedly single, but in fact married**
- **Fraud**
- **Liens for unpaid estate, inheritance, income or gift taxes**

What protection does title insurance provide against defects and hidden risks?

Title insurance will pay for defending against any lawsuit attacking your title as insured, and will either clear up title problems or pay the insureds losses. For a one-time premium, an owner's title insurance policy remains in effect as long as you, or your heirs, retain an interest in the property.

What this means to you

The peace of mind knowing that the investment you've made in your home is a safe one.