



ESG Opportunity in
commercial real estate –
the future starts now!





Canada is targeting net-zero emissions by 2050 and it's a known fact that energy consumers want more renewable energy. Property owners and lenders are becoming leaders in their industry by developing strategies to prioritize Environmental, Social and Governance (ESG) objectives to set them apart.

As property owners continue to evaluate their investments, some may choose to diversify their portfolios into sustainable projects. As an innovative title insurance provider, FCT plays an important role in protecting investors and lenders to help them meet their ESG objectives with confidence.

Did you know that more than 50% of our claims are not covered by a lawyer's opinion?

While a lawyer's opinion can feel like sufficient protection, the risks that come with real estate deals, on and off-title are real, and costly. Errors in government records, zoning issues and survey problems can lead to significant losses from compliance orders and even loss of access to the property.

Title insurance has become a key risk management tool for owners, lenders and their professional advisors. FCT's commercial policies insure a wide range of property types and risks for which legal opinions are often not otherwise able to cover.

If a covered issue under the owner or lender policy arises, FCT takes on the responsibility of covering the losses resolving the situation; whether that means negotiating with municipalities to grant easement access, covering the cost for moving or taking down offending improvements or structures, or reaching a settlement with the other parties.

Lenders and developers involved in some of Canada's most significant infrastructure projects rely on FCT for creative advice and solutions to manage risk. They seek our expertise in title insuring different types of projects that range from wind farms and co-generations plants to hydro-electric projects.

Our underwriters have the experience needed to structure coverage for the unique needs of infrastructure projects, such as:

- Licenses of occupation, leases, rights-of-way, easements, permits, and other interests in Crown land for which there are no registered titles;
- Similar interests where the Crown has prohibited registration;
- Permits under the Indian Act on reserve and fee simple lands,

Visit [FCT.ca](https://www.fct.ca) to find out how we can help close commercial real estate deals in confidence.

More solutions. More knowledge. More experience.

Many commercial ESG projects are complex and require custom solutions. Our experts can help. We take pride in having the largest and most experienced underwriting team in Canada. FCT is uniquely capable of providing well-informed advice and underwriting expertise on even the most complex commercial real estate transactions. We bring value by leveraging title insurance as an asset to close the deal faster.

With FCT, your customer gets:

- customized solutions;
- industry expertise;
- superior underwriting;
- regional focus, national coverage.

Caring for the Community

FCT recognizes that sustaining the environment is part of our social and economic well-being and a corporate responsibility. We are committed to protecting, preserving and restoring the environment where possible.

How do we do this?

We promote environmental awareness among our employees and the efficient use of resources throughout our offices across Canada, including waste, electricity, raw materials and other resources, particularly those that are non-renewable.

We support business relationships with agencies, suppliers, contractors and vendors that share a similar environmental consciousness.

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Subject to certain exceptions, commercial title insurance policies equal or below \$10M CAD are provided by **FCT Insurance Company Ltd.** Commercial title insurance policies above \$10M CAD are provided by **First American Title Insurance Company**. Reference should be made to policy documents to confirm the insurer on any individual transaction. Services by **First Canadian Title Company Limited**. The services company does not provide insurance products. This material is intended to provide general information only. For specific coverage and exclusions, refer to the applicable policy. Copies are available upon request. Some products/services may vary by province. Prices and products/services offered are subject to change without notice.

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