



Legal experts recommend FCT for comprehensive coverage on commercial transactions

Protect your investment with unmatched expertise and coverage.

Every commercial real estate transaction is unique. Your lawyer is your trusted advisor, helping you manage risks and guiding you through a complex process. One of the most important protections they'll recommend is a commercial title insurance policy from FCT.

Why? Because even the most thorough legal due diligence can't cover every risk. That's where FCT steps in—with over 30 years of experience in Canada and a reputation for exceptional claims handling, best in class underwriting and top coverage. Together with your lawyer's expertise, we provide you with the very best protection for your commercial transaction.

Your lawyer's expertise and FCT deliver the best protection.

Every practicing lawyer is errors and omissions insured and held to a high standard by their law society, but there are risks that their insurance provider is not willing or able to take. FCT fills that gap by providing protection against risks that lawyers are not permitted—or able—to insure against.

FCT's commercial title insurance strengthens your transaction and complements your lawyer's expertise with coverage in critical areas, including:

- **Errors in governmental responses**
- **Work order and building permit gap coverage**
- **Title and mortgage fraud**
- **Duty to defend against third-party claims**

Uncovering hidden risks in due diligence

Even when your lawyer completes and reviews all the right searches, issues can still arise due to errors or omissions by third-party authorities.

Errors in Governmental Responses

Municipal and other governmental departments may incorrectly state that a property has no work orders, zoning violations, or open permits. If this happens after you take possession, the liability—and cost—falls on you. FCT provides protection against these errors, giving you peace of mind.

Gap Between Search Date and Closing Date

Your lawyer might receive clean search results prior to closing, but you're still at risk if a work order is issued, a building permit is opened, or a zoning by-law violation is created between the time the search was issued and your transaction closes. FCT offers gap coverage that protects you from this blind spot.

The risk of fraud is real

Title and mortgage fraud are growing concerns in the Canadian market. Fraudsters are becoming increasingly sophisticated, forging documents and impersonating property owners or corporate officers. FCT protects you in two key ways:

- **Identifying potentially fraudulent purchase and mortgage transactions before they happen – FCT is the industry leader in fraud detection and acts as a second set of eyes for property owners and their legal counsel.**
- **If you unknowingly purchase from a fraudster, FCT will defend your interest in the property and cover any loss you may suffer.**
- **If someone tries to fraudulently sell your property or register a fraudulent mortgage against your property during your course of ownership, FCT provides up to \$5 million in fraud protection.**

Even the most skilled legal professionals can't fully prevent these risks—but FCT can protect you.

FCT's Duty to Defend

One key aspect of FCT's title insurance policy is the duty to defend provision – but what does that mean? Let's say a neighbour claims an unregistered right of way over your newly acquired property. Your lawyer could not have known—it wasn't on title and no warning signs were present. FCT's duty to defend means we'll pay legal fees to protect your interest in the property, or cover your loss in the event it is a legitimate right of way. This provision is a vital safety net that saves you time, stress, and significant legal costs.

Faster closings. Reduced costs. Better protection.

Your lawyer is the most qualified person to inform you about any possible reductions in due diligence as of result of title insuring with FCT. They are in the best position to understand the specific requirements of your transaction and recommend how to provide you with the very best protection.

Depending on the nature and size of the commercial transaction, FCT is able to reduce the due diligence requirements which will not only save time and money but can help close your transaction faster and with added confidence.

FCT also offers a title insurance policy for your mortgage lender. When both lender and owner policies are purchased together, you benefit from a discounted premium and a smoother closing process. In some cases, FCT can reduce due diligence requirements—saving you time and money, without sacrificing protection.

More than a policy

Your lawyer recommends title insurance—here's why they trust FCT.

Most commercial real estate lawyers in Canada rely on us for our experience, local expertise, and fast decisions made right here at home. We act as a second set of eyes, and if something unexpected comes up, we may be able to provide added coverage to help close the deal as planned.

From work orders and building permits to fraud and our duty to defend, FCT's commercial title insurance enhances your protection in ways your lawyer alone cannot. Together, FCT and your lawyer protect your investment with the best coverage in the industry.



Work with FCT – where trusted coverage meets exceptional service.

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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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