

# Is your most valuable investment well protected?



## FCT existing homeowner title insurance policy



You have been an owner for many years. Your home is important to you; it's your most significant investment. You have good relations with your neighbours. You maintain your home with great care, believing that you are safe from all worries. However, is that really the case?



Did you know that a fraudster could currently be impersonating you to mortgage your home, or worse, to sell it without your knowledge? If you own a condo, did you know that part of your unit could be in violation of the declaration of co-ownership without your knowledge? Or, how about receiving a notice from the municipality requiring you to demolish part of your house?

Is there a way to protect you from those eventualities? **Yes there is: title insurance.**

## A fraudster sells your home without your knowledge



As you sit peacefully in your living room, a fraudster is busy falsifying your driver's licence. He will use it to impersonate you not only at the bank, but also at the notary. Properly falsified identification can circumvent due diligence. The fraudster then proceeds to sell your home on your behalf and disappears with the money. You will be stripped of your property title and will be responsible for restoring it at your own expense.



If you have an FCT title insurance policy, rectifying the matter is simple. Simply submit a claim and the insurer will cover the situation by restoring your title or by compensating you for your actual loss, if applicable.

## You are required to make modifications to your unit as it is non-compliant with the declaration of co-ownership



You have owned a condo unit for a few years. At the time of the purchase, nothing unusual had been disclosed to you. Then, one day, you receive a notice from the condominium corporation indicating that part of the structure of your condo, modified by a former owner, is non-compliant with the declaration of co-ownership. You are asked to make adjustments at your own expense.



If you have the coverages offered by FCT title insurance, a simple claim may free you from this financial burden. The insurer will compensate you for the costs required to bring your condo unit into compliance with the declaration of co-ownership.

## You receive a demolition notice from the City



You own a home with a double garage. You routinely park your two cars there. Unfortunately, you receive a notice from the City that your garage is too close to your neighbour's property line and, as a result, you are not compliant with the zoning by-law. Therefore, you have to demolish part of it in order to regularize the situation. This generates costs and possibly a loss of value on your property.



If you have a title insurance from FCT, the insurer will cover the demolition costs and will compensate you for the actual loss of value of your property, if any.

## What is title insurance?



FCT title insurance is a property insurance product that protects property owners from financial losses incurred as a result of title issues. This insurance covers you for an amount equal to the market value of your property and covers legal costs directly related to these title issues.

## The advantages of FCT title insurance

- ✓ A policy with 34 coverages.
- ✓ A single, affordable premium: one payment at the time you obtain the insurance.
- ✓ Unlike other insurance products, there is no annual premium for subsequent years.
- ✓ No deductible for a claim.
- ✓ Multiple claims can be made.
- ✓ Coverage is in effect for as long as you own your home and beyond!



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