



# About Title Insurance

## Why is title insurance necessary?



Have you ever wondered why title insurance is necessary? The primary purpose of title insurance is to **protect** what could possibly be the most important investment you'll ever make - the investment in your real estate property.

**Want to know more? Let us know. We're here to help.** With a title insurance policy, you as the 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 protection does title insurance offer?

Here are just a few 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 losses of the insured party. 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

Title insurance offers you the **peace of mind** in knowing that the investment you've made in your home is a safe one.

Most importantly, always select a company with the financial strength and longevity to insure your important investment. Always **insist on Fidelity National Title** for your title & escrow needs.

Trusted everywhere,  
every day.