



Are you covered? Know the facts.

Do I have to lose my property to make a claim? What if I have a problem?

Not at all. At the mere hint of a claim adverse to your title, you should contact your title insurer. There must be actual proven loss for a claim to be paid, but title insurance includes coverage for legal expenses that may be necessary to investigate, litigate or settle an adverse claim.

Can you be a little more specific about the types of claims, or risks, covered by title insurance?

Sure. First, it's important to understand that there are two different levels of coverage:

Standard Coverage

includes protection for such risks as:

- Forgery and impersonation;
- Lack of competency, capacity or legal authority of a party;
- Deed not joined in by a necessary party (co-owner, heir, spouse, corporate officer, or business partner);
- Recorded prior mortgage or lien;
- Recorded easement or use restriction;
- Erroneous or inadequate legal descriptions;
- Lack of a right of access; and
- Deed not properly recorded

Extended Coverage*

may be requested to protect against such additional defects as:

- Off-record matters, such as claims for adverse possession or prescriptive easement;
- Deed to land with buildings encroaching on land of another;
- Facts that would be shown on a survey;
- Silent (off-record) liens (such as mechanic's or estate tax liens)

**Subject to the terms and Conditions of the policy.*

First American. We have you covered.



First American Title™
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