

YOUR HOME IS YOURS.

TITLE INSURANCE HELPS KEEP IT THAT WAY.

WOULD YOU EVER THINK YOU COULD LOSE YOUR HOME BECAUSE ANOTHER PERSON LEGALLY HAS A RIGHT TO IT? THAT THOUGHT MIGHT NEVER CROSS YOUR MIND, BUT *PERHAPS IT SHOULD.*

There are many problems that could affect your title, including: tax liens, forged signatures in the chain of title, recording errors, title search errors and claims by missing heirs and/or an ex-spouse. In a nutshell,

TITLE INSURANCE PROTECTS FROM FUTURE LOSS
IF A COVERED CLAIM AGAINST YOUR PROPERTY IS MADE.



THERE ARE TWO TYPES OF TITLE INSURANCE:

AN OWNER'S POLICY

protects you and provides assurance that your title company will stand behind you, if a **covered title problem** arises after you buy a home.

A LOAN POLICY

protects the lender for the amount of the loan. If you only have a Loan Policy, you are not protected if a problem materializes with your title.

YOUR HOME IS YOUR MOST **VALUABLE MATERIAL ASSET.** IF THE POTENTIAL LOSS OF YOUR HOME ARISES FROM **A COVERED TITLE PROBLEM,** AN OWNER'S POLICY WILL PROTECT YOU.

Title insurance is about protection; protecting **YOUR HOME, YOUR FAMILY, AND YOURSELF.** IT IS ABOUT PREVENTING A MISHAP, or lessening the severity of its impact.

Unlike most insurance policies, **title insurance is a one-time-only fee.** An Owner's Policy will protect you as long as you and your heirs have an interest in the property.

ADDITIONAL QUESTIONS? PLEASE CONTACT:

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OLD REPUBLIC INSURANCE GROUP