

Single & Dual-Risk Commercial Policy Options for Alberta

Providing Flexibility for You and Your Clients

Different real estate markets call for different approaches, particularly in the commercial segment. Stewart Title recognizes that our clients benefit from options when selecting title insurance coverage.

Commercial owners and lenders in Alberta can select from single-risk policies or our comprehensive Standard Commercial Policy. The single risk Real Property Report (RPR)-Only, Gap-Only or a combination of the two policies provide a cost-effective alternative when you are looking exclusively for these two coverages to help close deals on time.

What Protection Does Your Client Require?

POLICY COVERAGE	GAP-ONLY	RPR-ONLY	STANDARD COMMERCIAL
Gap coverage for losses due to intervening registrations that occur between the policy date and the actual date of registration	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
An encroachment, encumbrance, violation, variation or adverse circumstance affecting the Title that would be disclosed by an accurate and complete RPR of the land, including violation of any building setback requirements of any applicable zoning by-law.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
The enforced removal of an improvement, as defined in the policy, or any portion thereof, by an adjoining landowner or a party who benefits from an easement because the improvement extends onto adjoining land or onto any easement.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Enforced removal of an improvement, as defined in the policy, as a result of a violation at date of policy of a building setback requirement of applicable zoning by-law(s).	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loss resulting from easements located on the land	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Existing zoning by-laws not permitting the use of the land that exists as of the date of policy	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Someone else has an interest in the title	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Liens or encumbrances against the title	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Forgery, fraud, undue influence, incompetency, incapacity or impersonation	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
A document affecting the title not being properly created, executed, or witnessed	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lack of priority or enforceability of an insured mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Real property tax arrears	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Post-policy date title fraud coverage	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Additional endorsements available	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Offering several risk protection options is one more way Stewart Title works with local legal professionals to address your needs and provide solutions that enable you to select the best coverage for your clients.

Contact us for more information.

866.515.8401
stewart.ca

RPR-Only Policies are available in Alberta only for owners up to \$25 million (\$12 million for vacant land) and lenders up to \$50 million. This policy is not available for individual condominium/strata units. The coverage provided may be impacted by transaction specific exceptions listed on Schedule B of the policy. Properties over 10 acres are subject to underwriting review. Owner RPR-Only Policies do not provide coverage for the removal or reconstruction of crops, landscaping, lawn, shrubbery, trees, boundary walls and fences.

This chart does not represent a comprehensive list of all coverage provided in our standard commercial policies and is intended to provide information that is of a general nature and is subject to modification. Coverage and requirements can vary for owners and lenders and may depend on the location and value of the property involved. In particular, RPR coverage for owners applies only up to \$25 million (\$12 million for vacant land). Please review your actual Stewart Title policy for full coverage details.

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