



# StewartPROTECT™ for Homebuyers

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## What is StewartPROTECT?

Stewart Title's Gold Owner and Loan Policies provide extensive coverage for the majority of matters that could give rise to losses in residential real estate transactions, including coverage for title defects, liens and encumbrances, existing work orders and defective registration of title documents.

There are some matters, however, that arise due to a lawyer's/notary's negligence that may lead you to experience losses that are not covered under the covered title risks of a standard title insurance policy.

StewartPROTECT is an enhancement to Stewart Title's owner and loan policies. This enhanced coverage is provided through an endorsement called a Closing Protection Letter\*.

## What coverage does StewartPROTECT provide?

StewartPROTECT's Closing Protection Letter is designed to give you the peace of mind of additional protection against losses you may sustain due to an error or omission your lawyer/notary commits with respect to providing legal services on your title insured transaction.

In particular, StewartPROTECT can cover against losses due to:

- ▶ Errors in advice regarding the terms of the Agreement of Purchase and Sale
- ▶ Failure to comply with lender mortgage instructions
- ▶ Improper advice given with respect to encumbrances affecting your title
- ▶ Improper advice as to how to take title

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## How does StewartPROTECT give me peace of mind?

StewartPROTECT significantly reduces the possibility that an insured owner or lender would have to sue their lawyer/notary to obtain compensation for a lawyer's/notary's negligence arising from legal advice provided with respect to your title insured real estate transaction for matters not otherwise covered under a title insurance policy. Instead, the insured can look to Stewart Title for efficient claims handling and resolution in accordance with the legal obligations under the policy.

By adding StewartPROTECT coverage to your policies, you are receiving the most comprehensive protection available for losses arising out of the closing of your real estate transaction.

For more information about StewartPROTECT, please speak to your lawyer or notary.

## An Experienced, Reliable Leader

A leading global title insurer, Stewart Title has over a century of experience in protecting property owners and lenders against inherent title risks. With a history of working with legal professionals, property owners/buyers and lenders, Stewart Title has the expertise and know-how needed to help close real estate transactions with peace of mind.

## Our Privacy Policy

The protection of your personal information is important to Stewart Title and accordingly, we have policies and procedures in place in order to effectively manage and secure personal information. The personal information you provide is kept confidential and is used for the purposes set out in our privacy policy including, but not limited to, the underwriting and issuing of policies and the administering of claims. In certain instances, personal information may be transferred to our head office or to third-party service providers for administrative and processing purposes, including to those outside of Canada. Details of our privacy policy may be viewed on our website [stewart.ca](http://stewart.ca) or we can provide a copy to you upon request by email: [privacySTGC@stewart.com](mailto:privacySTGC@stewart.com) or phone: 888.667.5151.

Protect your investment.  
Contact your lawyer/notary to obtain title insurance from Stewart Title on your behalf.

\*An additional one-time premium is applicable.

This brochure is intended to provide information that is of a general nature and is subject to change. For full particulars of coverage, including exceptions and exclusions, please review the actual policy issued. Sample policies are available on request. Sample policies may not represent the final policy language issued for any particular transaction.

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