

# Residential title insurance

Protect your greatest investment

## Coverage for Residential Properties on First Nations Lands

Title insurance is often the simple and practical solution to issues that may arise in property ownership. As part of our continuing efforts to provide better and expanded coverage to our customers, FCT is able to title insure most types of leasehold interests on First Nations Lands, for both owners and lenders.

**Insurance for interests in First Nations Lands\***: titles to leasehold First Nations Lands have a certain level of complexity. FCT's expertise and knowledge of these lands enable us to underwrite the policy quickly.

**Title insurance provides "gap coverage" in First Nations Lands transactions**: due to the nature of the registration process for these property types, the gap between the time the documents are submitted and final registration can be quite lengthy. A title insurance policy provides protection against any intervening interests from the time the documents are submitted and final registration.

In addition, title insurance on First Nations Lands offers the following benefits:

- **Fraud and forgery** – protection against fraudulently registered mortgages against your title
- **Fast and efficient closing** – title insurance helps facilitate a smoother closing process
- **Survey coverage** – protects against unmarketability (not being able to sell your property in the future or obtain financing against your home) as a result of defects that would have been disclosed on an up-to-date survey
- **Protection** – against zoning infractions, contravention of subdivision, development and other agreements
- **Coverage for** – title defects and errors contained in building and zoning compliance letters
- **Duty to defend** – coverage for the legal fees associated with resolving insured title issues

For a one-time premium, title insurance is the most effective and inexpensive way to ensure your greatest investment is protected – for as long as you own your home. For more information on the benefits of title insurance and First Nations Lands, contact your lawyer/notary or FCT at 1.800.307.0370.

► [FCT.ca](http://FCT.ca)



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