



*Law Offices of*  
**HOWARD S. DYMENT**  
*Family Law*

Hi Howard,

I am writing to you today as I have already had several enquiries following this news headline which you can access by clicking on it.

**How thieves stole a Toronto condo in 'total title fraud', selling it for \$970,000**

Unfortunately, this headline is becoming more frequent. As you will read below Title insurance would have protected this innocent owner had she placed such a policy when she purchased her property.

There are five title insurance companies in Canada: Stewart Title, First Canadian Title, Chicago Title, Travellers, and TitlePLUS. Only TitlePLUS is a Canadian company operated by the Law Society of Ontario. The remainder are US companies. It is important to know that while their policies are substantially similar, they do differ in the nature of certain aspects of their coverage. For a one-time premium, Title Insurance provides consumers with compensation for actual losses suffered from title issues, even if they are not discovered until years after the sale is completed. Risks covered by title insurance include unpredictable or undetectable issues such as forgery, fraud, missing heirs, unregistered servitudes and more.

Usually, real estate lawyers deal with one title insurance company with whom they are comfortable and have a relationship. Some will only do your deal if you take their recommendation, others will accommodate a different insurance carrier. There's nothing stopping you from doing your research and if your first choice of lawyer doesn't offer the policy you want, find another lawyer who does.

I personally have dealt with TitlePLUS since it was launched in 1997 and no others. I remain diligent and periodically have reviewed the policies of other Title Insurance companies and

continue to conclude to this day that TitlePLUS provides the best coverage and service to my clients for the most competitive price.

If you are concerned about whether you have a title policy or not, I am happy to pull a search of title for you, check to see if your Title has been tampered with and report to you. Although this information should be in the Reporting Letter of the Lawyer who acted for you on your purchase, you can call each of the five Title policy providers and ask whether your property is covered by them.

Finally, if you discover that you do not have a Title Policy, I work with TitlePLUS, who offer an Existing Owner policy which provides coverage for fraud or forgery, a pre-purchase renovation without a building permit and future encroachments by neighbours on to your property.

I invite you to [set up a Zoom](#) appointment with me to discuss your Title Policy needs.

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