

# Claim Stories From Our Files

## Non-Compliance with Subdivision Consent (Vacant Land)

Stewart Title has a long history of issuing title insurance policies and our financial strength and claims paying ability make us an industry leader. Claims are resolved in a timely manner through a professional, practical and result-oriented approach.

**Below is a real life claims scenario handled by our Claims Team:**

### *The Scenario*

- ▶ Insured purchased vacant land for the purposes of constructing a dwelling
- ▶ The land had recently been subdivided and was subject to a number of conditions of consent
- ▶ One of the conditions related to the location of the 'crossovers' – one of the crossovers was to be removed but this did not occur
- ▶ The insured discovered that the 'crossover' they intended to use breached the conditions of consent
- ▶ House plans were based upon existing 'crossover'

### *Claim Resolution*

- ▶ Stewart Title engaged a planning expert to provide advice and options
- ▶ Ultimately due to the traffic conditions, the 'approved' crossover had to be retained
- ▶ Stewart Title paid for the house plans to be altered to 'flip' the house to accommodate the approved crossover as well as all associated planning costs
- ▶ Claim cost approximately \$8,000
- ▶ Premium paid \$274.73
- ▶ No excess



### Title Insurance Key Features

- |   |
|---|
| ✓ One-time premium payable on settlement        |
| ✓ No excess payable on claims                   |
| ✓ No-fault claims process                       |
| ✓ Covered for life of ownership of the property |

Contact us for more information.

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