# **Claim Stories From Our Files**

## Non-Compliance with a Building Permit

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 a residential property serviced by a septic system in Millendon
- ▶ Following settlement, the insured experienced issues with the septic system. Investigations revealed two leach drains had been removed by the previous owners to construct a rear patio and they failed to relocate the leach drains to another part of the property.
- ► Council directed the insured to install new leach drains to bring the property into compliance with the building permit for the rear patio.

#### Claim Resolution

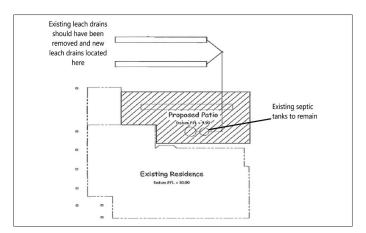
- ► Stewart Title accepted the claim and paid for the installation of new leach drains to bring the property into compliance in the sum of \$40,000
- Premium paid: \$665
- No excess

#### **Testimonial From Our Insured**

I would like to thank Stewart Title so much for their assistance during the claims process. We never thought we would need it, but being that we were buying our first property and the premium was not excessive, we purchased the product. Thanks again for taking care of what would have been a stressful situation and ensuring it was as easy as possible.

E. Niven (WA)





### **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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stewartau.com

The above image(s) are visual representations (illustrations, art renderings, and other graphic representations) intended to portray an artist's impressions of the claim subject and should not be regarded as representation of the actual claim.

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