

Claim Stories From Our Files

Non-compliance with Approved Plans and Permits

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.

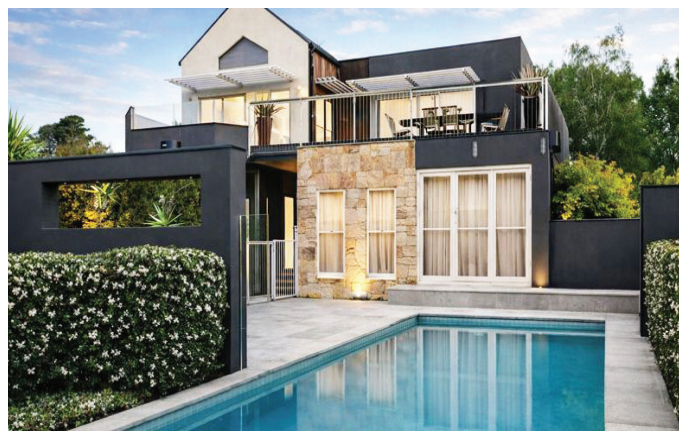
Below is a real life claims scenario handled by our Claims Team:

The Scenario

- ▶ Insured purchased a property in Mt. Eliza which included an extension. Building approvals had been obtained before construction of the dwelling and the extension.
- ▶ After settlement, the insureds discovered that the extension as constructed did not comply with the requirements of the building permit.
- ▶ Following inspection, Council issued a Building Notice in respect of non-compliance with the approved plans for the extension.

Claim Resolution

- ▶ Stewart Title brought in building consultants who advised major rectification and rebuild would be required to bring the home into compliance
- ▶ Stewart Title paid our insured the policy's liability cap for a structure that was built or modified not in compliance with the approved building plans.
- ▶ Claim cost \$150,000
- ▶ Premium paid \$998.25
- ▶ 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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