# **Claim Stories From Our Files**

## Insured Unable to Obtain Registered Title

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 parcel of land being sold by Council for non-payment of rates
- ► Power of sale s43 of the Local Government Act 1995 (WA)
- Process requires local authority to register 'Memorial' on title disclosing intention of local authority to sell property
- ► Landgate issued 'Requisition' refused to register Transfer as Memorial had expired – required insured to start process
- ▶ Insured not able to register title for months

#### Claim Resolution

- Stewart Title engaged law firm to review Landgate requisition
- Stewart Title also lodged caveat on behalf of insured
- Landgate following the Land Titles Registration Practice Manual but the Manual contrary to the provisions of the Act
- Instructed law firm to write submissions to Landgate
- ► Landgate accepted submissions and duly registered the Transfer
- ▶ Stewart Title paid all legal fees



### **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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