

Searches For All Transactions:

Search	Requirements
Title Search*	<p>Purchase transaction: Review of the Property Online (POL), Land Registration and encumbrances appearing on same. <i>Land in the registry system requires a full 40 year search.</i></p> <p>Refinance transaction: Subsearch from the last transaction transferring ownership between parties acting at arm's length.</p>
Planning Act Compliance	Required only for Registry Properties.
Judgment Searches	Current vendor and/or borrower/purchaser.
Realty Taxes and Utilities (which can form a lien)	<p>Purchase transaction: Verbal confirmation of payment or undertaking from the vendor.</p> <p>Refinance transaction: Declaration from borrower/purchaser acceptable for refinance.</p>
Registry of Joint Stock Search**	Current vendor and/or borrower/purchaser. <i>Activity within the last 12 months must be disclosed.</i>

*Title and execution searches must be completed more than 14 days prior to closing.

** Corporate searches must be completed no more than 30 days prior to closing.

Additional Property Specific Searches For Owner's Policies Only:

Property Type	Search Requirements
Condominium***	Estoppel certificate.
Land located within or abutting conservation lands	Local conservation authority search within 30 days of closing, only if you suspect that the property is subject to conservation authority jurisdiction.
Multi-Unit (2-6 units)	Building, zoning compliance and municipal work orders. Fire department search for work orders. <i>Searches within 30 days of closing.</i>
Live/Work Dwelling	
Rooming/Student House (up to 6 rooms for rent)	
Non-urban****	Unregistered utility easements.

***Estoppel certificate must be obtained no more than 60 days prior to closing (verbal update acceptable if the estoppel certificate is not older than 90 days).

****Non-urban means land not connected to a municipal sewer and/or water system.

Although a search may not be required in order to issue a policy, you should consider if the results may be useful to your client.

You must advise Chicago Title of any adverse matters that were revealed by any required searches, if any of the searches were not conducted, or if the search is older than what is required above. Failure to conduct a required search may result in an exception being listed on the policy.

Frequently Asked Questions

Is vacant land treated differently?

An owner's policy will contain an exception as to the failure of the land to include a single family dwelling or condominium unit.

What endorsements are available for non-urban properties?

The Septic System Endorsement is automatically attached to all policies for properties that are serviced by a septic system – no additional questions or searches are required. The Water Potability Endorsement is attached to all lender policies where water comes from a non-municipal source. The endorsements should be consulted for specific coverage.

Is a Location Certificate required?

No, full survey coverage is provided with every residential policy. If a Location Certificate is available and discloses defects, then they must be brought to the attention of Chicago Title so they can be underwritten accordingly. Although a Location Certificate is not required, it may be useful to obtain depending the circumstances of the transaction.

What is required for an existing owner policy?

A copy of the POL together with the value of the land from an appraisal or realty tax bill is required to order an existing owner policy.

What is the Transaction Protection Endorsement?

The Transaction Protection Endorsement may be purchased as part of the title insurance policy for an owner and/or lender and protects against loss or damage relating to errors or omissions of the solicitor in the residential real estate transaction. The endorsement should be consulted for the scope of coverage.

What do you consider a private lender and why is there an exception on policies for private lenders?

We consider a private lender to be any lender which is not a chartered bank, trust company, credit union, insurance company or mortgage finance corporation. We expect funds from a transaction for a private lender to be disbursed directly to the borrower or to one of the permitted parties listed in our exception. By following our private lender instructions you are helping protect your client and yourself, indirectly, against fraud.

Do you insure Indigenous lands?

Yes! We have additional questions that must be answered and an underwriter will contact you for copies of the title search, the agreement of purchase and sale (if a purchase), the head lease and any subleases. Additional premiums apply for Indigenous lands.

How to Order



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This document is intended to provide general information on title insurance. For specific details regarding policy coverage, exceptions, and exclusions, please contact us for copies of the complete title insurance policy. Known title and survey defects are subject to underwriting review and approval.