



CHICAGO TITLE
CANADA

Now Offering!

Encroachments, Restrictions and Work Orders – Post Date of Policy Endorsement

We are pleased to offer a new endorsement that will further enhance the coverage provided by our commercial loan policy. This new endorsement will protect lenders from unforeseen circumstances in future and will help them focus on what they do best: Provide financing to their clients knowing they are covered!

Coverage*

The Encroachments, Restrictions and Work Orders – Post Date of Policy Endorsement provides protection against the losses due to the following issues which arise after the policy has been issued:

- a) Lack of building or occupancy permit for an additional improvement built by the borrower;
- b) Encroachment onto adjoining land or in violation of the municipal setback regulations of an improvement built by the borrower;
- c) Work order issued after the Date of Policy, which causes a loss to the Insured Lender;
- d) Encroachment onto the insured property of an improvement built by the neighbour;
- e) Violation of a covenant, condition or restriction registered on Title to the Land.

How to request this endorsement

We are currently amending our on-line ordering system to add a new feature to allow selection of this new endorsement. Until completion of the implementation, simply request the endorsement by adding a note to your order.

If you have more questions, please contact one of our experienced underwriters to discuss further.

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*Please note this coverage is not available for private lenders, construction financing or vacant land transactions. This endorsement is available for institutional lenders for mortgages in 1st or 2nd priority only. An additional \$100 premium will apply. 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.