

Residential Condominium Endorsement

Custom protection for buyers in Alberta

Purchasing a home may be your client's biggest investment and you want to help them protect it.

Title insurance protects your client against losses associated with title fraud, real property report issues, also known as building location certificate or survey issues, title issues/defects, as well as challenges to their ownership.

Legal professionals who recommend title insurance to their clients provide them with piece of mind and, in addition to the benefits mentioned above, additional protection specifically designed for condo owners.

With a title insurance policy from FCT and the Condominium Endorsement, your clients are protected from:

- **Arrears of monthly common expenses** disclosed in the estoppel certificate that was obtained in the transaction, or any portion of an extraordinary contribution against the unit that was the seller's responsibility to pay.
- **Failure of the condo corporation to disclose information as required by law** that would give rise to levy an increase in monthly common expenses or an extraordinary contribution against the unit.
- **Forced removal or alteration to common areas** without approval from the condominium corporation or any government authority.
- **The failure of the land to include title to the parking, storage and locker units** that belong to the residential unit included in the description of the land, and which were inadvertently omitted from the legal description of the land.
- **Failure of the condominium complex to comply with building and zoning by-Laws.**
- **And much more!**

When ordering a title insurance policy from FCT, let us know if the property is a condo unit and we will automatically include the Condominium Endorsement at **no additional cost.**

To learn more about our products and services, call the Residential Services team at **1.866.804.3122** or email residentialolutions@fct.ca.

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