

Spotlight claim:



A couple purchased a newly constructed home and closed their transaction in early January. The Agreement of Purchase and Sale stated the builder would install their air conditioner after the snow had melted and permitted a proper

installation. After installation, their neighbour didn't like where the air conditioner was located and thought it was too close to the property line, so he called the municipality to complain. The municipality investigated and discovered the air conditioner did in fact encroach into the setbacks in the zoning bylaw and ordered the homeowner to remove it.

The cost to relocate the unit was covered by their Post Policy Construction Endorsement. Without it, this cost would have been the homeowner's responsibility.

Your clients rely on you to help make one of the biggest investments in their lives. You can rely on us to help protect their investment with more than a policy.

1 866-804-3122

[fct.ca](https://www.fct.ca)

Insurance by FCT Insurance Company Ltd. Services by First Canadian Title Company Limited. The services company does not provide insurance products. This material is intended to provide general information only. For specific coverage and exclusions, refer to the applicable policy. Copies are available upon request. Some products/services may vary by province. Prices and products/services offered are subject to change without notice.

® Registered Trademark of First American Financial Corporation.

#1844E 07-19



Customized title insurance for a custom home



Customized title insurance for a custom home

New build homes have many advantages over buying a resale home; you can customize the finishes and choose the latest and greatest designs. However, they can also have certain drawbacks, such as mud, dust, and the dreaded construction delays. Help your clients protect their biggest investment with title insurance from FCT.



FCT was the first title insurer to introduce the Post Policy Construction Endorsement for New Homes, an endorsement specifically addressing construction delays. The extended coverage applies to improvements that were contracted to be completed prior to the closing date, but are not yet completed at that time. For contracted improvements completed within a year of the closing date, the extended coverage applies to the following:

- Work orders.
- Zoning by-law violations.
- Items constructed without a permit.
- Unknown liens.
- Real property reports revealing potential encroachment issues.
- And more!