

Self-Assessment Tool

for Real Estate Practice Coverage Option

Not sure if you need to apply for the new Real Estate Practice Coverage Option? Take our self-assessment test to determine your obligations. As soon as you answer “yes” to any of the questions where there is a “✓” in the “Yes” column, you will have to apply for the Real Estate Practice Coverage Option.

For more information see www.lawpro.ca/insurance/Practice_Type/REPO_coverage.asp

Do you...	Yes – you need to buy the endorsement	No – this alone does not require the	Comments
Register or deposit any instrument(s) under the Land Titles Act or Registry Act?	✓		
Act on transfers (whether purchases, sales or transfers to or from trusts), charges or discharges of charges?	✓		
Arrange title insurance or give opinions/certificates on real estate interests?	✓		
Prepare documents for or undertake searches for real estate transactions?	✓		
Prepare or opine on leases or related documents (in relation to title) for residential or commercial tenancies or other leasehold interests?	✓		
Prepare or opine on documents for the development or re-development of land?	✓		
Undertake advocacy before a court or tribunal where a real property interest may be affected by the outcome, or relevant in the course of the litigation, but make no registrations or deposits on title to real estate yourself?		✗	This could include mortgage enforcement, construction lien, zoning or related municipal administrative proceedings, bankruptcy & insolvency, residential rental terminations, residential rent control, human rights, matrimonial or aboriginal/First Nations, environmental, property & casualty insurance litigation. In these cases, the court or tribunal is ultimately “affecting” the “estate, right or interest in land”, not yourself.
Prepare wills?		✗	The “estate, right or interest in land” will not be affected simply by your drafting of the will; steps will be taken at a later date by the Estate Trustee or a beneficiary that will affect title.
Administer estates, but make no registrations or deposits on title yourself?		✗	The “estate, right or interest in land” will not be affected simply by your acting for the Estate, provided that you are not dealing with the real estate assets.
Give opinions on environmental, municipal or tax law compliance?		✗	You are not opining on or affecting the ownership of, or priorities in, the underlying real estate interest, but instead commenting on the application of legal principles to a given state of affairs.
Register security interests under the PPSA or equivalent personal property regime, but make no registrations or deposits on title to real estate?		✗	
Act on purchase or charging of shares of a company, where the company owns real estate, but make no registrations or deposits on title to real estate yourself?		✗	