



# REPORT ON



Proudly the only 100% Canadian and bar owned title insurer

## A Canadian owned lawyer-centric model

TitlePLUS is the only wholly Canadian-owned title insurer. Our mandate is grounded in supporting the legal profession, protecting the integrity of the lawyer-client relationship, and keeping legal work where it belongs — with lawyers.

## TitlePLUS doesn't compete with lawyers

Unlike other title insurers, TitlePLUS does not sell title insurance through lender channels. We don't bypass the lawyer or attempt to handle legal work on our own. We exist to enhance your practice, not replace it. We remain the only all Canadian title insurer committed to providing coverage exclusively through lawyers and notaries.

## Legal Services Coverage

TitlePLUS automatically includes unparalleled Legal Services Coverage for most lawyer-prepared transactions.

Legal Service Coverage helps protect your clients against any negligent errors and omissions of the lawyers completing the transaction - at no extra charge.

## The TitlePLUS Market Value Endorsement is now available at the time of purchase

Your clients want to know that their TitlePLUS policy will cover them up to the market value of their property should that value rise in the future. The TitlePLUS Market Value Endorsement ensures this enhanced protection.

This addition to the policy provides coverage tied to the home's market value when a claim is made. If a covered risk arises, compensation is calculated using the property's current market value, up to 10 million. This coverage applies to natural market appreciation and does not extend to gains resulting from homeowner renovations.

For only 10% of base premium of the owner policy, or a minimum \$50, you can give your clients even more protection than ever.

TitlePLUS is built in Canada, run in Canada, and dedicated to the needs of Canadian real estate lawyers. With no foreign ownership and no lender outsourcing, we keep Canadian lawyers fully involved in every transaction. Our Canadian roots shape our approach, ensuring our products and services reflect the values and integrity Canadians expect.

When you buy a TitlePLUS policy for your clients, you are not only supporting the Canadian economy, but you are buying a 100% wholly Canadian-owned title insurance policy.

## Free real estate focused CPD from TitlePLUS

These on-demand programs are eligible for 1.5 hours of professionalism, and for LAWPRO's \$50 Risk Management Credit.

### Real Estate in Practice – Liability Risks in Ordinary Transactions, Legislative Changes, and Cybercrime (2025)

This program explores emerging risks and evolving responsibilities in real estate practice. Through practical examples, participants will learn about legislative changes around anti-money laundering, cybercrime threats, non-arm's length title transfers, and transactions involving separating couples. The session will provide risk management strategies to help lawyers protect their clients and reduce exposure to claims.

### Real Estate Due Diligence: NOSIs, Easements, Covenants, Fraud, and Common Electronic Registration Issues

Stay ahead in your real estate practice with this refresher on title searching, fraud, and electronic registrations. This program covers critical updates to Notices of Security Interests (NOSIs) and their impact on due diligence requirements. You will also receive practical tips from TitlePLUS on avoiding current fraud threats and common title issues involving registered easements and restrictive covenants. Finally, you'll gain insights directly from Ontario's Director of Titles on avoiding returns for correction and correcting common registration errors.

## What does it mean to be backed by LAWPRO?

- One complete title insurance policy helping to keep claims out of the LAWPRO E&O portfolio is better for all lawyers practicing in Ontario