

TITLE INSURANCE

Protect your real estate investments with a title insurance.

Simply stated, the title to a property is the evidence that the owner is in lawful possession of that property.

A property title may be affected by rights and claims asserted by others, which may limit your use of the property and even bring financial loss.

Title insurance is a way to protect yourself from financial loss and related legal expenses in the event there are defects in your property title.



Title insurance differs from other types of insurance in that it focuses on risk prevention, rather than risk assumption. With title insurance, title examiners review the history of your property and seek to eliminate title issues before the purchase occurs.

Partnering with us brings peace of mind that your business is in right hands. We invest time to understand your needs and deal with major insurers which are familiar with this type of insurances. Together, we build tailored solutions that align with the unique needs of your business.

What does Title Insurance cover?

Title insurance protects you against claims from title defects.

Defects are things such as another person claiming an ownership interest, errors in public documents, undiscovered encumbrances, unknown lien, forgeries, unknown encroachments or easements (servitude rights), zoning non-compliance, etc.

The insurance policy can be concluded:

- either in the form of Full Coverage (Comprehensive Title Insurance)
- or in the form of Known Risks Title Insurance, which covers only the risks identified in the due diligence process.

Why you need a Title Insurance?

In spite of all the expertise and diligent actions that go into a title examination, some hidden hazards can emerge after closing, resulting in unpleasant and costly surprises.

Title insurance is a simple way to protect a real estate investment, that is likely one of your company's largest investments.

A title insurance provides peace of mind that behind your title you have a robust cover against hidden defects arising after you have bought the property.

What can we do for you or your business?

 Provide you with free and impartial specialist advice concerning risk management and cover options

HOLFIN INSURANCE REINSURANCE BROKER S.A.

is authorized by Financial Supervisory Authority (Decision 114401/2006), being registered in the Brokers Registry under no. RBK-368 Trade Registry Number: J40/14097/04.09.2006; Fiscal Number: 18988490

Safer future. Better lives.



- ✓ Provide you with the right insurance product which best suit your specific needs, helping you to:
 - ✓ Minimise your exposure to risk
 - ✓ Save your time and money
- ✓ Manage your insurance policies, timely informing you about the relevant aspects
- ✓ Manage your claims, provide assistance and representation in front of insurance partners
- ✓ Give you peace of mind that you are protected for things that matter to you

Why you should choose us?

- ✓ Our services are based on technical expertise and robust business knowledge, underpinned by complete understanding of your specific needs
- ✓ We have access to a large range of insurance providers allowing us to offer bespoke insurance solutions with the best value for you both in terms of cover and price
- ✓ For highly specialized insurance products and / or better premiums we have access to international markets through Lloyd's syndicates, brokers or first class insurers and reinsurers
- ✓ We think holistic and act responsible. We believe that respect and integrity are vital to building and maintaining trust and good long term relationships

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