



TITLE INSURANCE VS. HOMEOWNER'S INSURANCE

How is Title Insurance Different from Homeowner's Insurance? One of them is concerned with the ownership rights to the property, while the other one provides protection if there is a loss on the property itself.

Title insurance provides coverage against loss due to liens and defects on title. Before causing a title insurance policy to be issued, California Title Company will search and examine those "public records" related to real estate. In certain circumstances, an inspection of the property is ordered. This is done to verify off-record matters such as encroachments, completion of construction, unrecorded easements and parties in possession. Title insurance also provides coverage in the event someone else tries to claim ownership of the property. The premium is a one-time fee payable at the close of escrow.

VS.

Homeowner's insurance coverage protects the structure of the home and its contents in the event of a casualty loss. Coverage may be provided for losses due to fire or lightning, theft, vandalism and personal liability claims against the policyholder. Homeowner's premiums are often billed monthly, quarterly or annually.

Using California Title Company will help ensure that transfer of ownership is completed smoothly and expeditiously.



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