

# CLAIMS STORIES FROM OUR FILES

## NON-COMPLIANCE WITH BUILDING PERMIT

Stewart Title has a long history of issuing title insurance policies and our financial strength and claims paying ability make us an industry leader. Claims are resolved in a timely manner through a professional, practical and result-oriented approach.

**Below is a real life claims scenario handled by our Claims Team:**

### The Scenario:

- ▷ Insured purchased a waterfront house for \$1,650,000
- ▷ Following settlement, substantial storms affected locality, resulting in water penetration to windows/sliding doors
- ▷ Investigations revealed all windows/sliding doors installed were not the correct specification for locality
- ▷ Council required all windows/sliding doors to be replaced in order to bring dwelling into compliance with building permit

### Claim Resolution:

- ▷ Stewart Title arranged for removal and replacement of 12 sliding doors and windows
- ▷ Total cost of window replacement \$96,524.25
- ▷ Ensured no further breach and no further action from Council
- ▷ Premium Paid \$1058.75
- ▷ No Excess



Contact us for more information.

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## TITLE INSURANCE KEY FEATURES

- ✓ One-time premium payable on settlement
- ✓ No excess payable on claims
- ✓ No fault claims process
- ✓ Covered for life of ownership of the property



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