

为什么每一位业主需要一份 业主的产权保险政策



产权保险保护被保人以防止产权瑕疵影响被保险的财产。当您购买一个房屋，您期望享有重要的财产权。例如，您可能希望能够居住在房屋里，不受任何不属于您的债务和义务影响，并能够自由地出售房屋或质押其作为贷款的抵押。产权保险的目的在于保护这些重要的财产权利。下面是你应该购买业主产权保险政策的七大理由。

购买房屋是一个大投资。

只需一次性的缴纳保险费用，一份业主产权保险政策可以保护财产。

卖主可能没有卖房的出售权。

产权保险提供的覆盖范围用来抵制各种欺诈，伪造，无行为能力，模仿或卖方没有出售财产所有权等缺陷。

您的契约担保不一定保证您拥有房子的所有权。

即使卖方在给您的契税里保证产权良好，一旦出现问题卖方可能没有足够的资金来支付您的损失。当您购买第一美国的业主产权保险，您有第一美国的金融力量来保护您免受损失索赔。

政策保障的不只是您的拥有权。

根据投保的类型发行条款，其覆盖范围可防止由于边界纠纷，访问权和地役权造成的损失。请询问有关延长或扩大覆盖范围的选择。

贷款人的产权保险不会保护您。

您的贷款公司要求您支付贷款公司的产权保险政策，但该政策只提供贷款公司的保险。业主不在产权保险的的政策之下也不能提出索赔。

高额的索赔。

所有权的争议并不便宜。你是否准备支付您的律师上法庭打官司？产权保险覆盖范围包括必要的调查，诉讼或和解不利的索赔等法律费用。

保险覆盖范围只需付一次性保险费。

产权保险的业主政策保费只需付一次，只要您拥有您房屋的产权政策就会保护您。您的继承人的利益也会自动继续下去。

您为您的家付出很多。通过从第一美国产权业主的产权保险政策，您可以保护您的重要财产权利。

正如任何保险合同，投保规定阐述了产权保险政策提供的覆盖范围，同时例外，排除和覆盖条件会限制或缩小政策提供的覆盖范围。此外，一些覆盖范围由于法律，法规或承销方面的考虑可能无法在某一地区或交易中进行。请联系第一美国客服以了解更多信息。上述的服务是典型的基本服务。向您提供的服务由于不动产的位置和交易细节可能会有所不同。



First American Title
714-250-6600
4 First American Way
Santa Ana, CA. 92707



First American Title™



Why Every Homeowner Needs an **OWNER'S POLICY OF TITLE INSURANCE**



Title Insurance protects the insured against covered title defects affecting the insured property. When you buy a home, you expect to enjoy important property rights. For example, you likely expect to be able to occupy the property, to be free from debts or obligations not created or agreed to by you, and to be able to freely sell your property or pledge it as security for a loan. Title insurance is designed to protect these important property rights. Here are seven reasons you should purchase an owner's policy of title insurance.

Buying a home is a big investment. For a one-time premium, an owner's title insurance policy helps protect it.

The seller may not own the home or have authority to sell it. Title insurance offers coverage against defects in title caused by fraud, forgery, incapacity, impersonation or the seller's lack of authority to sell the property.

Warranties in your deed may not guarantee your ownership of the home. Even if the seller warrants good title to you in the deed, the seller may not have the money to pay your losses if a problem arises. When you purchase an owner's title policy from First American, you have the financial power of First American to protect you against loss from covered claims.

The policy may cover more than just ownership. Depending on the type of policy issued, coverage insuring against loss due to disputes over boundaries, access rights and easements may be provided to you. Ask about available options for extended or expanded coverage.

A lender's title policy does not cover you.

Your lender has required you to pay for a lender's title insurance policy, but that policy only provides insurance to the lender. A homeowner is not covered, and cannot make a claim, under a lender's policy of title insurance.

The high cost of claims. Title disputes are not cheap. Are you prepared to pay a lawyer to fight for you in court? Title insurance includes coverage for legal expenses which may be necessary to investigate, litigate or settle an adverse claim.

Coverage for a one-time premium. The premium for an owner's policy of title insurance is only paid once and covers you for as long as you hold an interest in the title to your home. The coverage automatically continues for the benefit of your heirs as well.

You've worked hard for your home. Protect your important property rights by obtaining an owner's title insurance policy from First American Title.

As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. Please contact a First American representative for further information. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved.



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