

# MONARCH TITLE COMPANY

## WHY YOU NEED A TITLE INSURANCE



Your home is one of your most significant assets. It's where you raise your family, celebrate holidays and make so many memories. That's why Monarch Title Company takes our job of protecting your property rights seriously and offers the most comprehensive title insurance coverage in Southern California.

### **Here are the top reasons why you need an owner's title insurance policy:**

1. Title insurance protects your ownership rights against any claims that arise over unexpected concerns with a property's history due to forgery, fraud or human error (among other issues).
2. If you have a mortgage, your lender will take out a title insurance policy. But their policy only protects the bank's interest in the property, not yours.
3. There are no annual premiums with owner's title insurance. It's a low, one-time fee that protects the property as long as you (or your heirs) own it.
4. Title insurance offers the protection your homeowner's insurance doesn't. Homeowner's insurance only covers the physical structure of the house and belongings inside it. Title insurance secures your property rights to the land.
5. Claims can arise at any time, even if you have owned the home for several years. Title insurance protects you from a previous owner's unpaid mortgages, unpaid property taxes and child support liens. It also protects you when property issues arise like easements and other boundaries.



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