



Fidelity National Title

What is the Difference?

Title Insurance v. Homeowners Insurance

Have you ever wondered about the difference between title insurance and homeowner's insurance? Generally speaking, title insurance protects you from things that have already happened, but may be unknown at the time of purchase. The homeowners insurance policy generally protects from things that could affect the owner in the future.

TITLE INSURANCE

Title Insurance requires a one-time premium.

Examples of instances typically addressed by title insurance policies include issues such as:

Defects in title based on such issues as duress, forgery, incompetence, fraud, or undue influence.

Defects in title caused by undisclosed prior mortgages or other types of liens.

Issues with the right of access to and from the property.

Defects in title resulting from improper execution of documents.

Defects in title caused by documents not properly filed, recorded, or indexed in public records.

HOMEOWNERS INSURANCE

Homeowners Insurance requires an annual premium.

Examples of instances typically addressed by homeowners insurance policies include issues such as:

Structural damage to your home or other included detached structures.

Damage to the contents of the home.

Theft of personal property in the home. Additional coverage is usually required for items such as jewelry that exceed policy limits.

Damage to your property caused by weather, fire, or vandalism. Additional coverage is typically required for damage due to earthquakes or floods.

Personal liability for injury or accidents happening to people that do not live in your home while guests at the property.

This information is provided for general reference purposes only and is deemed reliable but not guaranteed.



Fidelity National Title

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every day

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