

TITLE INSURANCE VS. HOMEOWNER'S INSURANCE

Title insurance provides coverage against loss due to liens and defects on title. Before causing a title insurance policy to be issued, Tiago Title will search and examine those "public records" related to real estate. 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.

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.

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