Why Do You Need Title Insurance?

Protecting your investment in your Texas home

Your home is likely the largest investment you'll ever make. An **owner's title insurance policy** protects that investment against hidden problems in the property's past — for a one-time premium, for as long as you or your heirs own the home.

How can there be a defect if the title was searched?

Title insurance is issued only after a careful examination of the public records. But even the most thorough search can't guarantee that no hazards exist — and some problems never appear in the public record at all.

Common hidden risks a title policy covers

- [ ] Forged deeds, releases, or wills
- [ ] False impersonation of the true owner
- [ ] Documents signed under an invalid or expired power of attorney
- [ ] Undisclosed or missing heirs
- [ ] Mistakes or misindexing in recording legal documents
- [ ] Deeds by minors or persons of unsound mind
- [ ] A deed by someone represented as single who was in fact married
- [ ] Fraud and undue influence
- [ ] Liens for unpaid estate, inheritance, income, or gift taxes

What protection does it provide?

If a covered claim is made against your title, your title company defends the claim and either clears the problem or pays your covered loss, up to the policy amount.

A one-time cost, set by the state

In Texas, title premiums are **promulgated by the Texas Department of Insurance** — every company charges the same premium for the same coverage. An owner's policy is paid once at closing and lasts as long as you own the property.

Questions about your coverage? Call Texans First at (972) 200-0462 — we're happy to walk you through it.