

# DOES MY TITLE POLICY COVER AGAINST DEED FRAUD?



**YES**, most homeowners purchased a Title Insurance Policy when they acquired their property which guarantees the title is clear. An ALTA Homeowners Policy offers protection should any fraudulent recordings occur after the policy was purchased. Contrary to what some say, a homeowner can file a claim with their Title Company to consider the matter.

**\*COVERED RISKS AS DISCLOSED IN AN ALTA HOMEOWNERS POLICY INCLUDE:**

- Someone else's failure to have authorized a transfer or conveyance of your Title. (6a)
- A document upon which Your Title is based is invalid because it was not properly signed, sealed, acknowledged, delivered or recorded. (6c)

\*Included on Policies issued after 10/17/1998

**HOW CAN I PROTECT AGAINST FRAUDULENT RECORDINGS?**

- **Check your property.** Periodically contact your local County Recorder's office or title company and check for any unknown recordings on your property.
- **Verify senders.** Be cautious with emails from unrecognized senders. Never provide personal information unless you verify the sender; this includes loan information, bank records, passwords, etc.
- **Choose strong passwords.** Always use strong passwords for any online activity including mortgage company and banking websites.
- **Read your mail.** Check your USPS Mail and carefully read anything sent from your local County services: Tax Collector, County Assessor, Recorder's Office, etc.
- **Report fraud immediately.** If you suspect fraudulent activity on your property, contact the appropriate law enforcement, federal authorities, real estate attorney, title company and/or mortgage company.

**OUR DUTY TO DEFEND AGAINST LEGAL ACTIONS**

We will defend Your Title in any legal action only as to that part of the action which is based on the Covered Risk and which is not excepted or excluded from coverage in this Policy. We will pay the costs, attorneys' fees, and expenses we incur in that defense.

We will not pay for any part of the legal action which is not based on a Covered Risk or which is excepted or excluded from coverage in our Homeowners Policy.

For additional information visit: <https://consumerfinance.gov/consumer-tools/fraud>.



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