Your owner's title policy — what it actually protects

Bottom line: the lender's policy protects the **bank's loan** — not you. An **owner's policy** is your shield: a one-time premium at closing that protects your ownership for as long as you (or your heirs) own the home, against problems from the property's past that no search can catch.

WHAT IT PROTECTS AGAINST

Forgery & fraud

A forged signature or fraudulent deed in the chain of title — including someone who sold the property posing as the real owner.

Undisclosed heirs & old claims

A prior owner died without a clear will, or a long-lost heir or ex-spouse surfaces with a claim to your property.

Liens you didn't know about

Unpaid property taxes, a contractor's mechanics' lien, or other debts attached to the property before you bought it.

Easements & boundary surprises

An undisclosed right-of-way or a boundary problem that limits how you can use — or what you actually own of — your land.

Recording & clerical errors

A mis-indexed document or paperwork mistake in the public record that clouds your title years later.

The cost to defend it

If a covered claim is made, your policy steps in — it defends your title and covers covered losses, so you're not paying the legal bill alone.

The key difference — your lender requires a **loan** policy, but it only covers the **bank**. If a hidden title problem surfaces, an owner's policy is the only thing protecting **your** equity.

COMMON QUESTIONS

→ **Is it required?** Your lender requires the loan policy; an owner's policy is optional — but strongly recommended, and most buyers choose it.

→ **How long does it last?** One premium at closing, no renewals — coverage lasts as long as you or your heirs own the home.

→ **Isn't the title search enough?** A search catches what's on record. It can't catch forgery, unknown heirs, or errors that surface later — the policy can.

→ **What if a problem comes up?** Bring it to us. On a covered claim, your policy defends your title and covers covered losses.

Buying in our area? Ask us about owner's coverage before you close — we'll walk you through what it does and doesn't cover.

Educational only — not legal advice. Coverage, exclusions, and premiums are set by the policy and Colorado's filed rates, and vary by transaction. Underwriters: First American · Westcor. As of June 2026.

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