



Title and Escrow is our business.
Hawaii is our home.

Title Insurance

Protect Yourself

Purchasing a home is one of the largest financial transactions an individual or family can make, and protecting such an important investment should be a top priority. Title Insurance offers coverage from hidden risks that may occur. If any issue regarding the ownership of your property arises, Title Guaranty will take the necessary measures to settle the dispute. Along with providing peace of mind, having Title Insurance can save you time, money, and even ownership in your property.

What am I Protected Against?

Title Guaranty recognizes many problems may result from purchasing property, either from human error or many other unforeseen circumstances that even the most stringent of precautions could not have detected. Title Guaranty offers several policies (see below) that cover a range of risks, with the most common including errors, ownership claims, and invalid deeds. Policy premiums are generally paid with a one-time fee and coverage lasts indefinitely until the interests of the insured are transferred or conveyed.

Q: What is Title Insurance?

Title Insurance is a contractual obligation. The insurance underwriter agrees to protect against loss or reimburse the insured for loss or damage that may occur under the terms and provisions of the contract.

Title Guaranty's Owner Policies

Hawaii Standard Owner's Policy

- Scheduled rate
- Protects against pre-policy forgery; fraud, duress, and defective recordings in the chain of title
- Provides coverage if title is not vested as shown in Schedule A
- Protects against recorded liens and encumbrances not shown as exceptions
- Provides coverage against unmarketability of the title due to title defects
- Insures that the property has legal access to a public road, unless excluded from coverage

Both policies are written for the market value, which ordinarily is determined by the property's sales price.

Premier Residential Owner's Policy

- 10% additional premium
- Coverage includes the Hawaii Standard Owner's Policy coverage, plus many additional items
- It's limited to improved residential properties, not commercial or vacant lands
- Insured must be a natural person - not for entities, including LCC's or LLP's
- Policy will increase in value by 10% each year, capping the 5th year at 150%
- Some items are subject to a deductible and maximum liability payout
- Survey may not be required



TITLE GUARANTY
SERVING HAWAII SINCE 1896

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