

# Claim Stories From Our Files

## Unapproved Dual Occupancy

Stewart Title has a long history of issuing title insurance policies and our financial strength and claims paying ability make us an industry leader. Claims are resolved in a timely manner through a professional, practical and result-oriented approach.

**Below is a real life claims scenario handled by our Claims Team:**

### *The Scenario*

- ▶ Insured purchased an investment property in San Remo
- ▶ The property was dual occupancy with existing tenants in separate ground and first floor dwellings
- ▶ Following settlement, the insured entered into a dispute with one of the tenants which led to a complaint being made to Council
- ▶ Council discovered that the previous owners had converted the property to dual occupancy without Building Approval
- ▶ An enforcement action was issued against the insured requiring the property to be reinstated to a single residence

### *Claim Resolution*

- ▶ Stewart Title engaged building consultants, planners and lawyers to advise on the best resolution
- ▶ Due to the property being in a flood zone, the property was required to be reinstated with the ground floor as storage and with internal access to the upper floor
- ▶ Stewart paid for the property to be converted back to a single residence
- ▶ Premium paid \$390
- ▶ No excess



### Title Insurance Key Features

- ✓ One-time premium payable on settlement
- ✓ No excess payable on claims
- ✓ No-fault claims process
- ✓ Covered for life of ownership of the property

Contact us for more information.

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