



什麼是“名稱/頭銜”？

What is “TITLE”？



First American Title™
STRATEGIC MARKETS

Chinese

美國第一產權保險公司及其相關部門不為(客戶)所提交之相關文件資料的錯誤或遺漏作任何明示或暗示的保證, 也不為其準確性
得責任。美國第一公司的商標商標, 美國第一產權保險公司, 與firstam.com 是此項公司的法律商標, 在美國第一產權保險公司的法律商標。

First American Title Insurance Company, and the operating divisions thereof, make no express or implied warranty respecting the
information presented and assume no responsibility for errors or omissions. First American, the eagle logo, First American Title,
and firstam.com are registered trademarks or trademarks of First American Financial Corporation and/or its affiliates.

©2018 First American Financial Corporation and/or its affiliates. All rights reserved. INTS, FAT



First American Title™
STRATEGIC MARKETS



WHAT IS "TITLE"?

- As it relates to real estate, "title" refers to the ownership rights to a certain piece of property.

WHAT IS TITLE INSURANCE?

- Title insurance is an insurance policy that protects property owners and their lenders against losses related to the property's title or ownership. Title insurance minimizes the risk of acquiring property whose legal history is unknown to the purchaser.

- Title insurance is issued for a **one-time fee, called a premium**, usually due at the time of closing or settling a real estate transaction, and is based on the price of the property. Title insurance coverage lasts as long as the insured or their heirs hold title to the property.

WHAT ARE THE DIFFERENT TYPES OF TITLE INSURANCE?

There are two types of title insurance:

- An **owner's title insurance policy** guarantees that the buyer has the right to the property. It usually covers the cost of any legal fees that may arise when defending a claim.
- A **lender's title insurance policy** protects a bank or other lending institution issuing a mortgage from any losses resulting from disputes over property ownership. This policy covers the amount of the loan and the premium is calculated based on that amount. Most lenders require this coverage. Unlike an owner's policy, this coverage ends when the mortgage is paid.

Examples of the many risks against which title insurance can protect a buyer are:

- Forged documents
- Fraud
- Confusion from similarity of names
- Liens existing against the property at the time the policy was issued
- Clerical errors in public records
- Inaccurate or conflicting wills and trusts related to the title
- Missing heirs claiming to own the property



什麼是“名稱/頭銜”?

由於涉及到房地產，“名稱/頭銜”指的是某個不動產的所有權。

什麼是產權保險?

- 產權保險是保險的政策，用來保護業主和他們放款機構在產權或所有權上的財產損失。產權保險減低買方購買法律歷史不明的不動產的風險。

- 產權保險是一次性繳費，即所謂的保費。費用是以不動產的總價值為計費標準，通常是在房地產成交時或是在交易期間內付清。產權保險保障被保險人及其產權繼承人在擁有其不動產產權期間內的權益保障。

產權保險有什麼的不同類型?

產權保險有兩種類型：

- 產權所有者的產權保險政策保證買方不動產的所有權。它通常包括索賠申訴時可能出現的任何法律費用。

- 放款人的產權保險條款保護銀行或其他放款機構發放房貸于具有產權糾紛的不動產所導致的任何損失。這項保險條款涵蓋貸款總額，而保費是根據貸款總額來計算。大多數放款機構會要求這項保險。與不動產的產權保險不同之處是，放款人的產權保險權益保障在貸款總額付清時終止。

產權保險可以保護買方的許多風險的例子是：

- 偽造證件
- 欺詐
- 相似名稱的混淆不清
- 保險簽發時對現有財產的留置權
- 公家機關記錄的文書錯誤
- 與產權相關的不正確或衝突的遺囑和信託
- 失踪的繼承人聲稱自己的財產所有權

