



# Title Insurance

**Brian Filips**  
 2500 - 10175 101 ST NW  
 Edmonton, AB T5J 0H3  
 T 780-423-9580  
 F 780-428-9329  
[bfilips@fieldlaw.com](mailto:bfilips@fieldlaw.com)

## Overview

A title insurance policy protects residential or commercial property owners and their lenders against losses related to the property’s title or ownership. Title insurance works like a standard insurance policy, which protects against future discoveries about the subject property. It is a form of indemnity insurance for a property that has a mortgage that covers the loss of an interest in a property due to legal defects. Title insurance is not required in Alberta, but it may provide protection from:

- Title issues that prevent you from having clear ownership of the property
- Existing liens against the property’s title
- Encroachment issues
- Title fraud
- Error in surveys and public records
- Other title related issues that can affect your ability to sell, mortgage, or lease your property in the future.

Title insurance does not provide compensation for non-title related issues. It is not a home warranty or home insurance policy, and will not provide compensation for:

- Damages due to flooding, fire or sewer backup
- General wear and tear of your home
- Theft
- Other losses or damages due to non-title related issues.

At Field Law we provide legal advice to help you make an informed decision about title insurance and other aspects of the transaction. We work with individuals and insurance companies dealing with coverage and litigation issues involving title insurance.

## Experience

Steer v Chicago Title Insurance Company, 2019 ABQB 318

Steer v Chicago Title Insurance Company, 2018 ABQB 28

## People

Brian Filips,  
 Partner  
 Edmonton  
[bfilips@fieldlaw.com](mailto:bfilips@fieldlaw.com)

A. Danielle Bourgeois  
 Partner  
 Edmonton  
[dbourgeois@fieldlaw.com](mailto:dbourgeois@fieldlaw.com)

Anthony Burden  
 Partner  
 Calgary  
[aburden@fieldlaw.com](mailto:aburden@fieldlaw.com)

## Industries

Insurance

## Services

Coverage Opinions + Litigation  
 Insurance Litigation - Defense  
 Insurance Litigation - Subrogation

Michael Doerksen  
Lawyer  
Calgary  
[mdoerksen@fieldlaw.com](mailto:mdoerksen@fieldlaw.com)

Orlagh O'Kelly  
Lawyer  
Edmonton  
[ookelly@fieldlaw.com](mailto:ookelly@fieldlaw.com)