

# Your New Answer to Title Problems in Hong Kong

## FIRST AMERICAN TITLE INSURANCE

Even in a strong property market, buyers still take a cautious view of title problems. This can cause delays or even cancellation of property transactions. And it is not always clear whether a problem is or is not a defect, which may potentially result in solicitors' liability. A title insurance policy from First American Title provides a cost-effective and efficient solution to potential title issues.

- Most title problems can be insured over
- Transactions are completed more smoothly, efficiently and promptly
- Reduces the chance of litigation between buyers and sellers on title issues and covers legal costs of litigation
- Practical solutions for sellers, buyers and lenders
- Provides solicitors with an important risk mitigation tool
- Affordable premiums
- One-off payment

### Find out more today

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## ABOUT FIRST AMERICAN

First American Financial Corporation (NYSE: FAF), through its operating subsidiaries, is a leading provider of title insurance, settlement services and risk solutions for real estate transactions, and a Fortune 500® company, that traces its heritage back to 1889. With revenues of approximately \$5.7 billion in 2018, the company offers its products and services directly and through its agents throughout the United States and abroad. More information about the company can be found at [firstam.com](http://firstam.com)®.



## ABOUT FIRST AMERICAN TITLE INSURANCE COMPANY

First American Title Insurance Company, one of the leading title insurance companies in the world, is the largest subsidiary of First American Financial Corporation. The company offers title services through its direct operations and an extensive network of agents throughout the United States and abroad.

## FINANCIAL STRENGTH RATINGS\*

We at First American Title look to a number of independent rating agencies that regularly perform rigorous quantitative analysis and assign financial strength ratings to our company. These ratings stand as a testament to the financial soundness of First American Title Insurance Company, the largest subsidiary of First American Financial Corporation.

Fitch Ratings: **A**      Moody's Investors Service: **A2**      Standard & Poor's: **A-**

\*As of March 31, 2019

*First American Title Insurance Company's Hong Kong branch is ready to serve you – its strength stands behind your policy.*

## ABOUT TITLE INSURANCE

- ▶ Title insurance is Legal Indemnity Insurance regarding title to real estate
- ▶ There are two types of title policies:
  - *Comprehensive Policies* help protect owners against losses due to fraud, forgery, incomplete documentation, invalid transfers, covered title defects, encumbrances and third-party interests
  - *Known Risk Policies* protect owners from specific known title defects
- ▶ Lenders receive policies that also insure validity, enforceability and priority of mortgage
- ▶ No-fault recovery is included, so no need to prove negligence
- ▶ Actual loss and legal expenses are indemnified, to the amount included in the policy
- ▶ First American Hong Kong is a regional hub that provides international title coverage to investors/lenders for real estate projects in:
  - Hong Kong
  - Indonesia
  - Japan
  - Malaysia
  - Macau
  - Singapore
  - Thailand



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