

PURCHASES

RESALE HOUSES OF UP TO SIX UNITS

Amount of Insurance	Premium	Additional Policies	Additional Private Lender Premium
Below \$200,000	\$300	\$50 per	\$100* / \$250 per
\$200,000.01 - \$500,000	\$350	\$50 per	\$100* / \$250 per
Over \$500,000	\$350 plus \$0.90 per \$1,000	\$50 per	\$100* / \$250 per

- **EC Fee of \$175 is Applicable**
- Includes Co-op Transactions
- Includes Common Elements Condos and Vacant Land Condos
- For StewartPROTECT™, add \$20 for owner and \$5 for each lender before tax

NEW HOUSES OF UP TO SIX UNITS

Amount of Insurance	Premium	Additional Policies	Additional Private Lender Premium
Below \$200,000	\$300	\$50 per	\$100* / \$250 per
\$200,000.01 - \$500,000	\$325	\$50 per	\$100* / \$250 per
Over \$500,000	\$325 plus \$0.90 per \$1,000	\$50 per	\$100* / \$250 per

- **EC Fee of \$175 is Applicable**
- Includes Co-op Transactions
- Includes Common Elements Condos
- For StewartPROTECT™, add \$20 for owner and \$5 for each lender before tax

NEW OR RESALE CONDOMINIUMS

Amount of Insurance	Premium	Additional Policies	Additional Private Lender Premium
Below \$200,000	\$135	\$50 per	\$100* / \$250 per
\$200,000.01 - \$500,000	\$160	\$50 per	\$100* / \$250 per
Over \$500,000	\$160 plus \$0.90 per \$1,000	\$50 per	\$100* / \$250 per

- **EC Fee of \$35 is Applicable**
- Does not include Common Elements Condos or Vacant Land Condos
- For StewartPROTECT™, add \$20 for owner and \$5 for each lender before tax

- No HST payable on policy premiums. 8% PST payable on policy premiums
- In the event more than one policy is being issued simultaneously, the first policy premium shall be based on the higher amount of insurance.
- For Mortgage Priority Endorsement, add \$75 (applicable to 2nd priority, private lender policy only).
- *\$100 for pre-screened private lenders.
- Post Date of Policy Super Priority Lien Endorsement is available for residential private lenders (1st, 2nd and 3rd priority only) for a nominal one-time premium of \$50.00 + applicable tax. This coverage is not available for vendor take-back mortgages.
- A \$25 premium reduction may be available when all borrower(s) or purchaser(s) in the transaction have completed identity verification via Treefort IDV. Not applicable on transactions with IDV tests initiated by Stewart Title.

REFINANCES

HOUSES OF UP TO SIX UNITS

Amount of Insurance	Premium	Additional Policies	Additional Private Lender Premium
Below \$50,000	\$125	\$50 per	\$100* / \$250 per
\$50,000.01 - \$750,000	\$160	\$50 per	\$100* / \$250 per
Over \$750,000	\$160 plus \$0.90 per \$1,000	\$50 per	\$100* / \$250 per

- **EC Fee of \$45 is Applicable**
- Includes Common Elements Condos and Vacant Land Condos
- For StewartPROTECT™, add \$10 for each lender before tax

CONDOMINIUMS

Amount of Insurance	Premium	Additional Policies	Additional Private Lender Premium
Below \$50,000	\$125	\$50 per	\$100* / \$250 per
\$50,000.01 - \$750,000	\$125	\$50 per	\$100* / \$250 per
Over \$750,000	\$125 plus \$0.90 per \$1,000	\$50 per	\$100* / \$250 per

- **EC Fee of \$45 is Applicable**
- Does not include Common Elements Condos or Vacant Land Condos
- For StewartPROTECT™, add \$10 for each lender before tax

- No HST payable on policy premiums. 8% PST payable on policy premiums
- In the event more than one policy is being issued simultaneously, the first policy premium shall be based on the higher amount of insurance.
- For Mortgage Priority Endorsement, add \$75 (applicable to 2nd priority, private lender policy only).
- *\$100 for pre-screened private lenders.
- Post Date of Policy Super Priority Lien Endorsement is available for residential private lenders (1st, 2nd and 3rd priority only) for a nominal one-time premium of \$50.00 + applicable tax. This coverage is not available for vendor take-back mortgages.
- A \$25 premium reduction may be available when all borrower(s) or purchaser(s) in the transaction have completed identity verification via Treefort IDV. Not applicable on transactions with IDV tests initiated by Stewart Title.

EXISTING HOMEOWNER

Amount of Insurance	Premium	Additional Policies	Additional Private Lender Premium
Below \$200,000	\$325	\$50 per	\$100* / \$250 per
\$200,000.01 - \$500,000	\$325	\$50 per	\$100* / \$250 per
Over \$500,000	\$325 plus \$0.90 per \$1,000	\$50 per	\$100* / \$250 per

- **EC Fee of \$175 is Applicable (available via STEPS online)**
- Existing Owner policies are available to anyone that already owns their home.
- A Refinance taking place at the same time as the purchase of an Existing Owner Policy will qualify for a lender policy at the \$50 additional policy premium.
- StewartPROTECT™ is not available on an Existing Owner policy. For StewartPROTECT™ on loan policies, add \$10 for each lender before tax.
- Reduced premium for completing Treefort Identity Verification is not available on orders of only an existing owner policy.

- No HST payable on policy premiums. 8% PST payable on policy premiums
- In the event more than one policy is being issued simultaneously, the first policy premium shall be based on the higher amount of insurance.
- For Mortgage Priority Endorsement, add \$75 (applicable to 2nd priority, private lender policy only).
- *\$100 for pre-screened private lenders.
- Post Date of Policy Super Priority Lien Endorsement is available for residential private lenders (1st, 2nd and 3rd priority only) for a nominal one-time premium of \$50.00 + applicable tax. This coverage is not available for vendor take-back mortgages.
- A \$25 premium reduction may be available when all borrower(s) or purchaser(s) in the transaction have completed identity verification via Treefort IDV. Not applicable on transactions with IDV tests initiated by Stewart Title.