

## Submitting a Claim

A title insurance policy is neither a certificate nor a guarantee of the status of title; rather, it is a contract of indemnity under which the insurer is obligated to pay its insured on a claim only if the insured suffers actual loss or damage by reason of a title defect, the existence of which is insured against in the policy. In addition to the monetary obligations imposed upon the insurer under the policy, it is required to defend its insured in any litigation in which a third party asserts a claim adverse to the title or interest as insured. Unless the title defect in question is one for which the policy provides protection, there is no obligation on the part of the insurer to indemnify or defend.

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### HOW TO FILE A TITLE INSURANCE CLAIM

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The following form is available for you to complete and submit electronically to us: [NOTICE OF CLAIM](#)

All title insurance claim requests should include the following basic information:

- Statement of claim. Include a brief but specific explanation of why you are submitting a title insurance claim;
- Property information. The full property address is required to begin a review of any title insurance claim request. If a street address is not available, please include the legal description and/or the assessor/tax id number of the property in question;
- Claimant contact information. Please include your name, address, telephone number(s), and email address, if available;
- Copy of the title insurance policy;
- Copy of the final settlement statement (or HUD-1); and
- Copies of additional supporting documentation. This includes anything you feel supports your title insurance claim request.

The following additional information should be considered when submitting a claim on a mortgagee title insurance policy:

- A statement of account showing all payment made;
- A bring current/reinstatement amount for the mortgage insured;
- The payoff of the mortgage insured; and
- A current appraisal of the property insured.

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### ELSEWHERE TO FILE A TITLE INSURANCE CLAIM

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You may also file a title insurance claim request by mail as follows:

**CATIC Title Insurance Company**  
**Attention: Claims Department**  
**101 Corporate Place**  
**Rocky Hill, CT 06067-1895**

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### QUESTIONS

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If you have any questions, you may reach us at the above address.  
You may also call us at 800-676-0619, and ask to be referred to the Claims Department.