

**MLTA 2023 Spring Education Seminar**  
**Friday May 19, 2023**  
**Presented by Cindy Guanell, First American Title Insurance Company**

**ENDORSEMENT WORKSHOP**  
**Commonly Requested Commercial Endorsements**

An Endorsement is an attachment to the title insurance policy whereby the scope of its coverage is restricted or enlarged. Except in rare circumstances, most endorsements EXPAND the coverage the Insured receives in the title insurance policy to meet the specific circumstances relating to the particular transaction and the named Insured. Once attached to the title policy, the endorsement becomes part of the policy as defined in Montana Code 33-15-102. Since endorsements can create a greater liability for the title insurance underwriter, issuing specific endorsements requires thoughtful underwriting and an understanding of the additional liability associated with the expanded coverage provided by the endorsement.

Today we are going to discuss what an endorsement is, and we will cover five of the most commonly requested endorsements in commercial real estate transactions. We will discuss the expanded coverage provided by each endorsement and why the client may want that coverage, the endorsement applicability, how to complete the form, and the appropriate underwriting issuing guidelines.

1. What is an Endorsement
  
  
  
  
  
  
  
  
  
  
2. Endorsement Applicability
  - a. ALTA vs CLTA forms
  
  
  
  
  
  
  
  
  
  
  - b. Type of Policy
  
  
  
  
  
  
  
  
  
  
3. Definition of Land described in Schedule A
  - a. Insuring multiple parcels
  
  
  
  
  
  
  
  
  
  
  - b. Insuring appurtenant easements
  
  
  
  
  
  
  
  
  
  
  - c. List of forms containing Land

