



FCT Connecting Counsel Fee (CC Fee)	Purchase New or Resale (Homeowner and Loan Policy)	Purchase Condo	Refinance	Existing Homeowner Policies
CC fee deducted from invoice (all CC fees are inclusive of tax)	\$150.00 \$100.00 (If only 1 policy)	\$25.00	\$35.00	With mortgage \$75.00 Without mortgage \$50.00

### Purchase transactions up to 6 units (less than \$200,000)

Transaction type	Premium	Tax	Total	CC fee	Amount due
Resale home with one mortgage	\$325.00	\$26.00	\$351.00	\$150.00	\$201.00
New home with one mortgage	\$275.00	\$22.00	\$297.00	\$150.00	\$147.00
Condo with one mortgage	\$160.00	\$12.80	\$172.80	\$25.00	\$147.80

### Purchase transactions up to 6 units (\$200,000 - \$500,000\*)

Transaction type	Premium	Tax	Total	CC fee	Amount due
Resale home with one mortgage	\$375.00	\$30.00	\$405.00	\$150.00	\$255.00
New home with one mortgage	\$325.00	\$26.00	\$351.00	\$150.00	\$201.00
Condo with one mortgage	\$189.00	\$15.12	\$204.12	\$25.00	\$179.12

Premiums listed above include one (1) Homeowner Policy and one (1) Loan Policy. If only one (1) policy is ordered (Homeowner or Loan), the premium is \$50 less.

\* For purchase transactions between \$500,000.00 - \$1,500,000.00, additional premium will be \$0.80 per \$1,000.00 in value.

\* For purchase transactions over \$1,500,000.00, additional premium will be \$1.00 per \$1,000.00 in value.

### Refinance transactions up to 6 units (up to \$750,000†)

Transaction type	Premium	Tax	Total	CC fee	Amount due
Less than \$50,000	\$99.00	\$7.92	\$106.92	\$35.00	\$71.92
\$50,000 – \$750,000†	\$149.00	\$11.92	\$160.92	\$35.00	\$125.92

† For refinance transactions in excess of value listed, additional premium will be \$1.00 per \$1,000 in value.

### Existing Homeowner Policy (up to \$500,000\*\*)

Transaction type	Premium	Tax	Total	CC fee	Amount Due
Owner policy – no mortgage	\$200.00	\$16.00	\$216.00	\$50.00	\$166.00
Owner policy – with one mortgage	\$250.00	\$20.00	\$270.00	\$75.00	\$195.00

\*\* For existing homeowner transactions in excess of value listed, additional premium will be \$1.00 per \$1,000 in value.

For property types not listed above, please contact FCT at 1.888.289.6558.

Additional premiums (inclusive of tax):

- Blanket Mortgages
- Private Lender
- Additional Loan Policy
- \$54 per additional property
- \$216 per policy
- \$54 per additional policy

The following notations apply to all insurance premiums:

1. This rate schedule is provided for information purposes only.
2. Ontario 8% Retail Sales Tax is indicated as tax.
3. These premiums are for lawyers ordering policies on behalf of clients.
4. In the event more than one (1) policy is being issued simultaneously, the first policy premium shall be based on the higher amount of insurance.