



Request for Approval to Issue Over Limits (Large) Policy or Extra Hazardous Coverage [Rev 01-07-22]

Please complete this form and email it to PolicyApprovalRequest@stewart.com and copy your underwriting contact, if applicable.

Date:		Name of Person Requesting Approval:	
Telephone #:		Email Address:	
Agency Name:			Stewart/ALTA ID:
Agency Address:			File Number:
City:	State:	ZIP:	
Subject Property Address: (If an address is not available, please include City, or County, State and ZIP)			
City:	State:	ZIP:	Anticipated Closing Date:
Project Name/Project Reference ("Re:"), if applicable:			

1. List the Policy Form(s), Type, Insured and Stewart's Policy Amount
THIS SECTION IS REQUIRED. Please do not leave it blank. If a Policy Form is not identified, the form will be the 2021 ALTA Policy. Attach a copy of Commitment(s), Preliminary Report(s) and any Pro Forma(s).

Policy Form (e.g., 2006/2021 ALTA)	Type (e.g., Loan/Owners)	Proposed Insured	Amount
			\$
			\$
			\$
			\$

- Description of the Property (e.g., undeveloped, apartments, offices, etc.):
- Describe: (a) transaction and (b) purpose of financing (briefly, but in detail):
- Title was searched and examined from _____ to _____.
- Starter, if any. Please specify and include a copy: Yes No
- If this property was the subject of a prior Over Limits Approval, please insert the prior approval #:

- Describe grantor/mortgagor (e.g., person, entity) and authority (e.g., power of attorney, corporate resolution, etc.):
- Please select any of the following that apply to this transaction (anything left unchecked will represent "does not apply"):
 A construction loan
 Broken-priority (e.g., early start) or no-priority. If YES, please describe in a supplement.
 Recent construction performed or completed within the lien period. If YES, please describe in a supplement.
 Request for Mechanic's Lien Coverage? NOTE: If this transaction is a construction loan and if the total project cost (i.e. the loan amount plus other contributions) is equal to or greater than \$40,000,000, please also complete [STG High Liability \(Over \\$40 Million\) Mechanic's Lien Coverage Approval Request](#)
 Tidelands, filled land, submerged land, navigable waters or riparian issues
 Insuring title to railroad property
 Title based upon judicial proceedings (e.g., tax foreclosure, condemnation, bankruptcy)
 Title based upon foreclosure or deed in lieu of foreclosure
 Mineral coverage on commercial property in area of mineral development
 Title derived from foreclosure or deed in lieu of foreclosure regarding a construction loan deed of trust, within the last three years

(continued selections from #8 on page 1)

- Easement independent of real property (e.g., an easement in gross)
- Insured Option
- Native American (Indian) lands
- Insuring Water Rights
- Sheriff's Sale, Tax Sale or Receivership Sale in last 10 years (other than mortgage foreclosure)
- Insuring a lease and/or a mortgage encumbering a lease. If YES, please attach a copy of the lease and describe consents/estoppels in a supplement.
- Assignment or partial assignment or mortgage of a lease, easement, or other interest. If YES, describe consents/approvals to be obtained in a supplement.
- Any purchase contract(s) or option(s) outstanding including right of first refusal, right of first offer, other than the purchase contract in favor of the proposed insured
- Other extra hazardous risks, such as those shown in [VU Underwriting Manual Section 5.36](#)
- Current, recent or impending litigation that might affect the subject property
- A transaction that, to your knowledge, has been turned down by another Underwriter
- An energy project (e.g., wind, solar, geothermal, hydro, etc., including conventional) and/or any energy endorsement(s)
- Other unusual risks, issues and/or affirmative coverages, if any. If YES, please describe in a supplement.
- Co-insurance? If YES, please list the co-insurers and their liability amounts/percentages

If "YES" to any of the above, please describe below or in a supplement.

9. This policy will be issued by (MUST be completed):

- an issuing agent authorized in the state, in compliance with state law; or
- direct issue/home office, in compliance with state law

From our examination of the Title and the foregoing, we are of the opinion that the requested Policy complies with Company Guidelines, including, but not limited to, those on Virtual Underwriter®, and can be safely issued in compliance with state law, including any requirements relating to authorized and licensed signatories on the Policy.

The requested coverages and endorsements are allowed to be issued in the state, and the rates to be charged will comply with state requirements, and the amount to be remitted to Stewart will comply with our underwriter agreement(s).

Signature

Date

You MUST receive the email approval from STG Underwriting before proceeding.

If endorsements and/or affirmative/express insurance are requested, please insert below or attach a list.

Endorsements and/or affirmative/express insurance requested. / Please use this area if you need additional space.



Request for Closing Protection Letter/Insured Closing Letter (CPL/ICL)

If you require a CPL that exceeds the standard coverage limit, please complete the information below and submit the complete form, including all pages, to stghoucontractadministration@stewart.com.

CPL Date:	CPL Limit: \$	Email:
Addressee/Covered Party: (a CPL will be issued for each type of party selected below. Buyer/Borrower is required if Lender Addressee)		
<input type="checkbox"/> Lender <input type="checkbox"/> Buyer <input type="checkbox"/> Seller		
	Buyer/Borrower/Lessee	Seller
Name:		
Address:		
City, State, Zip:		
	Primary Lender	Secondary Lender
Name:		
Include "Its Successors and/or Assigns" Language	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Address:		
City, State, Zip:		
Loan Number:		
Lender Attention To:		
Closing/Settlement Office: (enter ONLY if this office needs to appear on the CPL and is different from the Agency referenced on page 1)		
Name:	Stewart/ALTA ID:	
Address:	File Number:	
City:	State:	ZIP: