

Title Policy Comparison



	CLTA (STANDARD)	HOMEOWNER'S POLICY
1. Someone else owns an interest in your title		
2. A document is not properly signed		
3. Forgery, fraud, duress, incompetency		
4. Defective recording of a document		
5. Unmarketability of title		
6. Lack of a right of access to and from the land		
7. Mechanic's lien protection		
8. Forced removal of residential structure — encroachments		
9. Forced removal of residential structure — restrictions		
10. Forced removal of residential structure — zoning		
11. Cannot use land for SFR due to zoning or restrictions		
12. Unrecorded liens by the homeowner's association		
13. Unrecorded easements		
14. Others have rights arising out of leases, contracts or options		
15. Pays rent for substitute housing		
16. Plain language		
17. *Building permit violations — forced removal		
18. *Subdivision law violations		
19. *Zoning violations — forced removal		
20. *Boundary wall or fence encroachment		
21. Restrictive covenant violations		
22. Post-policy defect in title		
23. Post-policy contract or lease rights		
24. Post-policy forgery		
25. Post-policy easement		
26. Post-policy limitation on use of land		
27. Post-policy encroachment by neighbor other than wall or fence		
28. Enhanced access — vehicular and pedestrian		
29. Damage to structure from use of easement		
30. Street address is correct		
31. Map shows correct location of the land		
32. Exercise of mineral rights		
33. Sale fails due to neighbor's encroachments		
34. Living trust coverage		
35. Coverage for spouse acquiring through divorce		
36. Automatic policy increase up to 150%		
37. Forced removal due to building setbacks		
38. Discriminatory covenants		
39. Insurance coverage forever		

Note: Items marked with an * are subject to a deductible and maximum liability, which is less than the policy amount. This chart is intended for comparison purposes only and is not a full explanation of policy coverage. Policy coverages are subject to the terms, exclusions, exceptions and deductibles shown in the policy.

Information deemed reliable but not guaranteed. (02/08)

