



TITLE POLICY COMPARISON CHART



**COVERAGE IS
FOR I-4 FAMILY
RESIDENCES**

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 deductible shown in the policy.

COMPLETE HOMEOWNER'S POLICY

ALTA-R

CLTA

1. Someone else owns an interest in your title to the property
2. A document is not properly signed
3. Forgery and fraud
4. Defective recording of any document
5. Restrictive covenants
6. There is a lien on your title because there is:
 - a. deed of trust
 - b. Judgment, tax or special assessment
 - c. a charge by the HOA (homeowner's association)
7. Title is unmarketable
8. Lack of right of access to and from the land
9. Mechanics' lien protection
10. Forced removal of structure because it:
 - a. extends onto other land or onto an easement
 - b. violates a restriction in Schedule B of policy
 - c. violates an existing zoning law
11. Cannot use land for SFD (single-family dwelling) due to zoning or restrictions
12. Unrecorded lien by the HOA
13. Unrecorded easements
14. Others have rights arising out of leases, contracts or options
15. Pays rent for substitute residence
16. Inflation Protection
17. Building permit violations – forced removal*
18. Subdivision Map Act violations*
19. Zoning violations–forced encroachment*
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 damage from minerals or water extraction
28. Post-policy living trust coverage
29. Post-policy encroachment by neighbor other than wall or fence
30. Enhanced access–vehicular and pedestrian
31. Damage to structure from use of easement
32. Post-policy automatic increase of 10% annually up to 150%
33. Post-policy correction of existing violation of covenant
34. Post-policy limitation of use
35. Post-policy prescriptive easement
36. Street address is correct
37. Map not consistent with legal description
38. Coverage for spouse acquiring through divorce
39. Violations of building setbacks
40. Discriminatory covenants
41. Insurance coverage forever

** Subject to deductible and maximum liability, which is less than the policy amount.*