

COMPARISON OF TITLE INSURANCE COVERAGE



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. Restrictive covenants.
7. Lack of a right of access to and from the land.

8. Mechanics lien protection.
9. Forced removal of structure - encroachments.
10. Forced removal of structure - restrictions.
11. Forced removal of structure - zoning.
12. Cannot use land for SFR due to zoning or restrictions.
13. Unrecorded liens by the homeowner's association.
14. Unrecorded easements.
15. Others have rights arising out of leases, contracts or options.
16. Pays rent for substitute housing.
17. Plain language.
18. *Buildings permit violations - forced removal.
19. *Subdivision Map Act violations.
20. *Zoning violations - forced removal.
21. *Boundary wall or fence encroachment.
22. Restrictive covenant violations.
23. Post-policy defect in title.
24. Post-policy contract or lease rights.
25. Post-policy forgery.
26. Post-policy easement.
27. Post-policy limitation on use of land.
28. Post-policy encroachment by neighbor other than wall of fence.
29. Enhanced access - vehicular and pedestrian.
30. Damage to structure from use of easement.
31. Street address is correct.
32. Map shows correct location of the land.
33. Exercise of mineral rights.
34. Sale falls due to neighbor's encroachments.
35. Living trust coverage.
36. Coverage for spouse acquiring through divorce.
37. Automatic policy increase up to 150%.
38. Forced removal due to building setbacks.
39. Discriminatory covenants.
40. Insurance coverage forever.
41. A taxing authority assesses supplemental real estate taxes not previously assessed against the land for any period before the policy date because of construction or a change of ownership or use that occurred before the policy date.

CLTA
STANDARD

CLTA/ALTA HOMEOWNER'S POLICY

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 terms, exclusions, exceptions and deductibles shown in the policy.

Customer Service cs@caltitle.com | 844.5442752

Los Angeles 100 N. First Street, Suite 404 | Burbank | 818-382-9889

Orange County 28202 Cabot Road, Suite 625 | Laguna Niguel | 949-582-8709

San Diego 2365 Northside Drive, Suite 250 | San Diego | 619-516-5227



Protecting Your Property Rights



WWW.CALTITLE.COM

The information contained herein is deemed to be reliable, but it is not guaranteed. California Title Company assumes no responsibility for errors or omissions. Images may be subject to copyright. ©2016 California Title Company.