

# 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.

## CLTA STANDARD

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.

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.

## CLTA/ALTA HOMEOWNER'S POLICY