

COMPARISON OF TITLE INSURANCE POLICES

COVERED RISKS	ALTA 1992 Owners Policy	ALTA Enhanced Homeowners Policy
1. Someone else owns an interest in your title.	X	X
2. Encumbrances on your title.	X	X
a. Someone else has an easement over your property (*)	X	X
b. Someone else has a right to limit your use of the property (*)	X	X
c. Someone else has right affecting your title arising from a lease or contract (*)	X	X
3. Defects in title:		
a. Document in chain of title not properly signed	X	X
b. Defective recording of any document	X	X
c. Someone else claims to have rights affecting title due to forgery, fraud, or duress	X	X
4. There is a lien on your title because there is:		
a. A mortgage (*)	X	X
b. A judgment, tax lien, or special assessment (*)	X	X
c. A charge by a homeowners or condo association (*)	X	X
d. A lien for labor & materials furnished before the policy date (mechanics' lien)	X	X
5. Title is unmarketable	X	X
6. Lack of legal right of access to and from the property	X	X
7. Lack of actual vehicular and pedestrian access to and from the property		X
8. Existing violations of restrictive covenants, even those excepted in Schedule B, that result in:		
a. forced removal or correction of the violation		X
b. Loss of title		X
9. Existing violations of subdivision laws that result in:		
a. The inability to obtain a building permit (#)		X
b. Forced removal or correction of the violation (#)		X
c. The inability to complete a sale or loan transaction (#)		X
10. Building Permit violations resulting in the removal or correction of existing structures, excluding boundary walls or fences (#)		X
11. Violations of existing zoning laws that result in the removal or correction of existing structures, including boundary walls and fences (#)		X
12. Cannot use the land for single-family residence because the use violates existing zoning laws.		X
13. Forced removal of existing boundary walls and fences because they encroach onto a neighbor's land (#)		X
14. Forced removal of existing structures because they encroach onto an easement or building set-back line, even if they are excepted in Schedule B		X
15. The inability to complete a sale, lease, or loan transaction due to neighbor's existing structure(s) encroaching onto your land		X
16. Damage to your existing structures because of someone else exercising their right to maintain or use any easement affecting the land, even if the easement is excepted in Schedule B		X
17. Attempted enforcement of discriminatory covenants		X
18. Assessment of supplemental real estate taxes not previously assessed against the land for periods prior to the policy date		X
19. Post-policy Forgery		X
20. Post-policy encroachment by a neighbor		X

COVERED RISKS	ALTA 1992 Owners Policy	Alta Enhanced Homeowners Policy
21. Post-policy damage from mineral or water extraction		X
22. Post-policy living trust coverage		X
23. Post-policy increase in coverage, up to 150% of policy amount		X
24. Post-policy adverse possession claims		X
25. Post-policy cloud on title		X
26. Post-policy prescriptive easement claims		X
27. Coverage continues forever		X
28. Automatic coverage of beneficiaries and heirs		X
29. Pays rent for substitute land or facilities		X
30. Pays reasonable costs to relocate personal property		X
31. Covers unrecorded lien by a homeowners association		X
32. Covers unrecorded easements		X
TYPES OF PROPERTIES COVERED		
Residential properties (1-4 Family)	X	X
Vacant Land	X	
Commercial Properties	X	
WHO CAN BE INSURED		
Natural Persons	X	X
Trustees of a living trust	X	X
Partnerships	X	
Limited Liability Companies	X	
Limited Partnerships	X	
Limited Liability Partnerships	X	
Corporations	X	

(*) = Unless listed as an exception to coverage in Schedule B of the policy.

(#) = Subject to a deductible and a maximum amount which may be less than the policy amount