

Owner's Coverage Comparison

For a one-time fee title insurance protects you the homeowner.

Policy Coverage	Enhanced Policy (ALTA 2010 Homeowner's Policy)	Basic Policy (ALTA 2006 Owner's Policy)
Liens on your title from prior to your purchase (i.e., judgments, state or federal tax liens, homeowner's association liens, mortgages)	✓	✓
Coverage to heirs who inherit title	✓	✓
Somebody claims an interest in your title	✓	✓
Somebody claims to have rights affecting your title because of forgery, fraud, or impersonation, prior to your purchase	✓	✓
No legal access to and from the land	✓	✓
Claim resulting from a falsified, expired, or invalid power of attorney	✓	✓
Somebody has right to limit your use of the land	✓	✓
Encroachments and boundary line disputes that would be disclosed by a survey	✓	✓
Mechanic's liens (liens against the property due to non-payment of work)	✓	✓
Trustee of Trust is covered, if created by you for estate planning purposes	✓	✓
Forced removal of encroachments (subject to deductible & maximum liability)	✓	
Encroachment onto property after date of policy (except for walls & fences)	✓	
Forgery after date of policy	✓	
Policy coverage increases 10% per year up to 150%	✓	
Unable to sell, build, mortgage, lease due to subdivision law violation	✓	
Forced removal of existing structures (except boundary walls or fences) due to lack of prior building permit or zoning violation	✓	
Unable to use as residence due to existing zoning law violation (subject to deductible & maximum liability)	✓	
Forced removal due to existing restriction violation (subject to deductible & maximum liability)	✓	
Claim to title due to existing restriction violation	✓	

Please refer to policy for exact insuring provisions, conditions, exclusions and exceptions.