

Owners Title Insurance Coverage

1. Coverage	Enhanced	Standard
A third party claims interest in title	X	X
Improperly executed document	X	X
Pre-policy forgery, fraud or duress	X	X
Defective recording of documents	X	X
Undisclosed restrictive covenants	X	X
A lien on your title because:		
a. a security deed	X	X
b. judgement, tax, special assessment or		
c. a charge by a home owner's association		X
Unmarketable title	X	
Mechanics' liens	X	
Forced removal of structure because:		
a. it encroaches onto another property or an easement	X	
b. it violates an existing zoning law*		
c. of violations of a restriction in Schedule B		
Land cannot be used for a Single Family Dwelling (SFD) because use violates a restriction in Schedule B or a zoning ordinance.	X	
Unrecorded easements	X	
Pays rent for substitute land or facilities	X	
Rights under unrecorded leases	X	
Plain language	X	
Building permit violations*	X	
Compliance with Subdivision Map Act, if any*	X	
Restrictive covenant violations	X	
Discriminatory covenants	X	
Covenant violation resulting in reversion	X	
Violations of building setbacks	X	
Enhanced marketability	X	

Access - Enhanced vehicular and pedestrian access	X
Map, if any, not consistent with legal description	X
<i>Post-policy</i> forgery	X
<i>Post-policy</i> encroachment	X
<i>Post-policy</i> damage from minerals or water extraction	X
<i>Post-policy</i> living Trust Coverage for Trustee	X
<i>Post-policy</i> living Trust Coverage for Beneficiary	X
<i>Post-policy</i> automatic increase in value up to 150%	X
<i>Post-policy</i> adverse possession	X
<i>Post-policy</i> cloud on title	X
<i>Post-policy</i> prescriptive easement	X
Boundary walls and fence encroachment*	X
Insurance coverage forever	X

* Subject to a deductible and maximum indemnity liability, which may be less than the policy amount. Note: You may change your type of coverage anytime prior to closing.