

# Title Policy Coverage Comparison

Residential 1-4 family structures or residential condominiums

<b><u>Coverage Items:</u></b>	<b><u>ALTA 1992 Owners Policy</u></b>	<b><u>The Advantage Owners Policy (Enhanced Coverage to the Insured)</u></b>
<b>Automatic Inflation Protection (5 years)</b>	NO	150% of the original policy amount – increases by 10% per year for the 1 <sup>st</sup> five years
<b>Enhanced Access Coverage:</b>	NO	Access coverage has been expanded to insure pedestrian or vehicular traffic.
<b>Restrictive Covenant Violations</b>	NO	Enforcement of covenants violation; removal due to violation; lack of use due to violation; forfeiture of title due to violation; <u>all of which occurred before you became the owner.</u>
<b>Encroachment coverage</b>	NO	Structure built - other than a boundary wall or fence - onto the insured property without permission (post policy) or your existing structure extends on to adjoining land or on to any easement
<b>Post Policy Forgery Protection</b>	NO	Coverage for forgeries affecting title after the date of the policy of an instrument recorded in the Public Records by which someone else claims to own an interest in your property.
<b>Mineral Extraction Coverage</b>	NO	Damage to existing structure or any part of it , excluding boundary walls or fences due to use of surface for extraction of development of minerals.
<b>Building Permit Violation Coverage</b>	NO	Forced removal of existing building due to lack of building permit. ( <u>Maximum liability \$25,000</u> )
<b>Subdivision Coverage</b>	NO	Cannot obtain building permit due to lack of compliance with Subdivision regulations. ( <u>Maximum liability \$10,000</u> )
<b>Conveyance to Living Trust Coverage</b>	NO	Conveyance to your revocable trust will not invalidate your title policy coverage.
<b>Zoning Violation</b>	NO	Building violates existing zoning law
<b>Mechanics Lien Coverage</b>	NO	Liens on your title for labor and material furnished before the date of policy, unless the insured agreed to pay.