STANDARD VS ENHANCED

Coverage comparison of standard ALTA owner's policy and homeowner's policy of title insurance.

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COVERED RISKS	STANDARD ALTA OWNER'S POLICY	ENHANCED HOMEOWNER'S POLICY
Title to the estate or interest described in Schedule A being vested other than as stated therein	✓	✓
Any defect in or lien or encumbrance on the title	✓	✓
Unmarketability of the title	✓	✓
Lack of right of access to and from the land	✓	✓
You do not have both actual vehicular and pedestrian access to and from the land based upon a legal right	⊘	✓
You are forced to correct or remove an existing violation of any covenant, condition or restriction affecting the land	⊘*	✓
Your title is lost or taken because of a violation of any covenant, condition or restriction, which occurred before you acquired your title	⊘*	✓
You are unable to obtain a building permit; you are required to correct or remove the violation; or someone else has a legal right to, and refuses to perform a contract to purchase the land, lease it or make a mortgage loan on it because of an existing violation of a subdivision law or regulation affecting the land	⊘*	✓
You are forced to remove or remedy your existing structures, or any part of them other than boundary walls or fences because any portion was built without obtaining a building permit from the proper government office	⊘*	✓+
You are forced to remove or remedy your existing structures, or any part of them because they violate an existing zoning law or zoning regulation	⊘*	✓+
You cannot use the land because use as a single-family residence violates an existing zoning law or zoning regulation	⊘*	✓
You are forced to remove your existing structures because they encroach onto your neighbor's land	✓	✓+
Someone has a legal right to and refuses to perform a contract to purchase the land, lease it or make a mortgage loan on it because your neighbor's existing structures encroach onto the land	✓	✓
You are forced to remove your existing structures, which encroach onto an easement or over a building set-back line	✓	✓
Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the land	✓	✓
Your existing improvements, including lawns, shrubbery or trees, are damaged because of future exercise of right to use the surface of the land for the extraction or development of minerals, water or any other substance	⊘	✓
Someone else tries to enforce a discriminatory covenant, condition or restriction that they claim affects your title, which is based upon race, color, religion, sex, handicap, familial status or national origin	⊘*	✓
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	⊘	✓
Your neighbor builds any structures after the policy date which encroach onto the land	⊘	✓
The residence with the address is not located on the land at the policy date	⊘	✓
The map, if any, attached to the policy does not show the correct location of the land according to the public records	⊘	✓

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Note: Covered risks listed are occurring after the policy date. The Homeowner's Policy of Title Insurance is for use, when requested, for one-to-four-family residences only. It should not be used for vacant land or for new construction. If issued on new construction, you must independently verify the payment of all lienable construction cost and the issuance of all required occupancy certificates. A deductible and/or liability cap may apply with respect to certain of the coverages afforded in the Homeowner's Policy.

Note: All covered risks are subject to policy conditions, exclusions and exceptions

+Coverage is subject to a deductible and liability cap.

*Coverage for the item is not provided in the ALTA Owner's policy UNLESS notice of the covenant, ordinance, statute or regulation is recorded in the public land records. Available by endorsement.