

# Title Policy Coverage Comparison

Residential 1-4 family structures or residential condominiums

<u>Coverage Items:</u>	<u>ALTA 2006 Owners Policy</u>	<u>The Advantage Owners Policy</u> (Enhanced Coverage to the Insured)
Automatic Inflation Protection (5 years)	NO	150% of the original policy amount - increases by 10% per year for the 1st five years
Enhanced Access Coverage	NO	Access coverage has been expanded to insure pedestrian or vehicular traffic
Restrictive Covenant Violations	NO	Protects you against enforcement action regarding a restriction violated before you purchased the home, including taking away of your title, forcing removal of the building structure (other than boundary walls and fences) and/or preventing the use of the property as a residence.
Encroachment Coverage	NO (Survey exception in Owner's Policy negates coverage)	As to encroachments of your building structure (other than boundary walls and fences) over property lines or into easement areas: protects against someone forcing removal of your building structure. Also protects you against loss as to encroachments of neighbor's building structure (other than boundary walls and fences) built post-policy and without your consent. These coverages apply notwithstanding general survey exception.
Post Policy Forgery Protection	NO	Protects you should someone forge your signature on a deed or mortgage and record same in the Land Records, post-policy
Mineral Extraction Coverage	NO	Protects you against damage to your existing building structure (or a modification or replacement you may make to the structure, post-policy) caused by mining or water extraction on other property.
Building Permit Violation Coverage	NO	Protects against someone forcing removal of your building structure (other than boundary walls and fences) due to lack of building permit. ( <u>Maximum Liability \$25,000.00.</u> )
Subdivision Coverage	NO	As to violation of existing subdivision law as of date of policy, protects you from loss because you cannot obtain a building permit and/or because title is rendered unmarketable. ( <u>Maximum Liability \$10,000.00.</u> )
Conveyance to Your Trust Coverage	YES	Conveyance to your trust post-policy will not invalidate your title policy coverage.
Zoning Violation	NO	As to violation of zoning laws, protects you in the event that you are unable to use the property for residential purposes; protects against someone forcing removal of your building structure (other than boundary walls and fences) due to a zoning violation.
Post-Policy Mechanics Lien Filings	NO	Protects you against liens on your title for labor and materials furnished before the date of policy, but filed post-policy unless you agreed to pay for same.
Gap Coverage	YES	Final policy production insures over gap.