

# Standard vs Enhanced Coverage

A Comparison of Owner's Title Insurance Coverage

Protection from financial loss due to:	Standard Coverage	Enhanced Coverage
<b>Ownership Title:</b> another party claiming an ownership in your home	✓	✓
<b>Public Record Errors:</b> issues relating to an improperly signed document or a document recorded inaccurately at the county recorder's office	✓	✓
<b>Fraud &amp; Forgery:</b> another party having rights in your property arising from forgery or false impersonation	✓	✓
<b>Undisclosed Heirs:</b> an unknown heir claims an ownership interest in your home	✓	✓
<b>Liens:</b> a creditor of the previous owners attempting to enforce a lien		✓
<b>Access:</b> discovering you do not have actual physical access to your home		✓
<b>Subdivision Law:</b> loss from a violation of a subdivision law resulting in the inability to obtain a building permit *		✓
<b>Building Permit:</b> if you are forced to remove or remedy your existing structures, other than boundary walls and fences, because they were constructed without obtaining a proper building permit *		✓
<b>Zoning:</b> if you are required to remove or remedy your existing structures, other than boundary walls and fences, due to a violation of a zoning law *		✓
<b>Encroachment (your structures on neighbor's property):</b> your neighbor forces you to remove an existing structure(s), which encroaches onto neighbor's land (boundary walls or fences are subject to a deductible) *		✓
<b>Encroachment (neighbor's existing structures encroaching on your property):</b> your property becomes unmarketable because someone refuses to perform a contract to purchase, lease it, or make a mortgage loan due to your neighbor's structure encroaching on your land		✓
<b>Encroachment (neighbor creating encroachments after closing):</b> if your neighbor builds any structures after the Policy Date, other than boundary walls and fences, which encroach on your land		✓
<b>Encroachment (your structures encroaching an easement):</b> if you are forced to remove a structure which encroaches onto an easement or over a building setback line		✓
<b>Easements:</b> loss arising from damage to an existing structure due to the exercise of a right to maintain or use the easement		✓

<b>Surface Extraction:</b> loss from damage to existing improvements due the future right to use the surface of the land for the extraction or development of minerals or water		✓
<b>Covenants, Conditions, Restrictions:</b> if you are forced to remove or correct a violation by a previous owner		✓
<b>Supplemental Taxes:</b> supplemental or “roll back” taxes for a period before the policy date		✓
<b>Continuation of Coverage:</b> provides ownership coverage to anyone who inherits the property; a spouse who receives title upon dissolution of marriage; the trustee to whom the insured transfers title and the beneficiaries of the trust	✓	✓
<b>Automatic Increased Coverage:</b> policy liability coverage increases 10% per year for 5 years to a maximum of 150% of the initial policy amount		✓

\* Coverage is limited to deductibles and maximum dollar amounts of liability.