



Homeowner's Policy Comparison Chart
POLICY COVERAGE

	STANDARD FORM OWNER'S POLICY WITH HOMEOWNER'S ENDORSEMENT (1992)	HOMEOWNER'S POLICY OF TITLE INSURANCE (1998)	EXTENDED COVERAGE OWNER'S TITLE INSURANCE
POLICY RATE SURCHARGE	NONE	10%	30%
1. Someone else owns an interest in your title.	X	X	X
2. Someone else has rights affecting your title due to unrecorded leases, contracts or options.		X	X
3. Someone else claims rights due to forgery or impersonation.	X	X	X
4. Someone else has an unrecorded easement on the land.		X	X
5. Someone else has a right to limit your use of the land.	X	X	X
6. Your title is defective.	X	X	X
7. Any of Covered Risks 1 through 6 occurring after the Policy Date.		X	
8. Someone else has a lien due to a:			
• Mortgage.	X	X	X
• Judgment, tax lien or special assessment.	X	X	X
• Homeowner's or condo association lien.	X	X	X
• Mechanic's Lien.	X	X	X
9. Someone else has an encumbrance on your title.	X	X	X
10. Someone else claims rights affecting your title due to fraud, duress, incompetency or incapacity.	X	X	X
11. You do not have both actual vehicle and pedestrian access, based upon a legal right.		X	
12. You are forced to correct or remove an existing violation of any CC&R, even if the CC&R is excepted in Schedule B.		X	
13. Your title is lost or taken because of a violation of any CC&R, which occurred before you acquired title, even if the CC&R is excepted in Schedule B.		X	
14. Because of an existing violation of a subdivision law or regulation:			
• You are unable to obtain a building permit.		X*	
• You are forced to correct or remove the violation; or		X*	
• Someone else refuses to perform a contract to purchase the land, lease it or make a mortgage loan on it.		X*	
15. You are forced to remove or remedy your existing structures – other than boundary walls or fences – because any portion was built without a building permit.		X*	
16. You are forced to remove or remedy your existing structures, because they violate an existing zoning law or regulation. If you are to remedy your existing structures, the coverage is subject to a deductible and a maximum liability amount.	X**	X*	X**
17. You cannot use the land, because use as a single family dwelling violates an existing zoning law or regulation.	X	X*	X
18. You are forced to remove your existing structures because they encroach onto your neighbor's land. If the encroaching structures are boundary walls or fences, the coverage is subject to a deductible and a maximum liability amount.	X**	X*	X**
19. Someone has a legal right to, and does, refuse to purchase the land, lease it, or make a mortgage on it, because your neighbor's existing structures encroach onto the land.		X	X
20. You are forced to remove your existing structures because they encroach onto an easement or over a building setback line, even if the easement or building setback line is excepted in Schedule B.	X**	X	X**
21. Your existing structures are damaged because of the exercise of a right to maintain or use any easement affecting the land, even if the easement is excepted in Schedule B.	X**	X	X**
22. Your existing improvements are damaged because of the future exercise of a right to use the surface of the land for the extraction or development of minerals, water or any other substance, even if those rights are excepted or reserved from the description of the land or from Schedule B.	X**	X	X**
23. Someone else tries to enforce a discriminatory CC&R, based upon race, color, religion, sex, handicap, familial status or national origin.		X	
24. A taxing authority assess supplemental real estate taxes not previously assessed for any period before the Policy Date, because of construction or a change of ownership or use that occurred before the Policy Date.		X	
25. Your neighbor builds any structure after the Policy Date – other than boundary walls or fences – which encroach onto the land.		X	
26. Your title is unmarketable, which allows someone else to refuse to perform a contract to purchase the Land, lease it or make a mortgage loan on it.	X	X	X
27. A document upon which your title is based is invalid because it was not properly signed, sealed, acknowledged, delivered or recorded.	X	X	X
28. The residence with the address shown in Schedule A is not located on the land at the policy date.		X	
29. The map, if any, attached to this policy does not show the correct location of the land according to the public records.		X	
30. Any facts, rights, interests or claims not shown by the public records, but which could be shown by an inspection of the land or asserted by persons in possession.		X	X
31. Easements, except underground easements, not shown by the public records.		X	X
32. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey of the land would disclose, and which are not shown by the public records.			X

* Denotes limitations and deductibles apply to this coverage

**Excluding detached buildings & perimeter improvements

RESIDENTIAL OWNER'S POLICIES COVERAGE COMPARISON

DISCLAIMER: The following chart provides general information about the coverage available under the three policies identified. The following chart may not be relied upon as a statement of coverage for an individual insured. In all cases, the specific policy language in the policy issued to an insured shall constitute the terms and conditions of the title company's obligations to its insured.

ITEM 14: Deductible applies, the lesser of 1% or \$2,500 of the Liability under the policy. Maximum liability for this coverage is \$15,000.

ITEM 15: Deductible applies, the lesser of 1% or \$2,500 of the Liability under the policy. Maximum liability for this coverage is \$25,000.

ITEM 16: Deductible applies, the lesser of 1% or \$2,500 of the Liability under the policy. Maximum liability for this coverage is \$25,000.

ITEM 18: Deductible applies, the lesser of 1% or \$2,500 of the Liability under the policy. Maximum liability for this coverage is \$25,000.

ITEM 21: Also protects against damage to landscaping.