



## THE BENEFITS OF ENHANCED OWNER'S POLICY

We understand that your home is possibly the largest financial investment you will make, but the investment is not just financial. Buying a home is also an investment in the future for you and your family. That is why we issue the Enhanced Owner's Insurance Policy. This Owner's Policy provides more than safeguards for the title to your property—it provides you with peace of mind by taking the risk out of acquiring title to your property.

The Enhanced Owner's Insurance Policy provides expanded title coverage for owners of one-to-four family residences, including condominiums. Coverages included in the Enhanced Owner's Policy offer the highest levels of protection available to homeowners.

## BENEFITS YOU RECEIVE WITH THE ENHANCED POLICY

- **Post-Policy Forgery**
- **Post-Policy Adverse Possession**
  - Coverage extended to homeowner when someone claims to have the insured's title arising out of someone else's continued use and occupancy
- **Post-Policy Easement by Prescription**
  - Coverage if another claims right to use a part of the insured's land as an easement because of continuous use over time
- **Structural Damage for Mineral Abstraction or Easement Use**
- **Post-Policy Encroachments**
- **Building Permit & Zoning Violation**
  - Coverage for losses up to \$25,000, after a small deductible, for building permit violations and forced remediation of zoning violations, and up to the full policy amount for forced removal of structures due to zoning violations
- **Expanded Access**
  - Expanded to include both vehicular and pedestrian access to and from land, based upon legal right
- **Encroachment of Improvements Onto Easements and Set-Backs**
- **Subdivision Violation**
  - Homeowners are covered up to \$10,000, after a small deductible, for protection against subdivision violations prior to purchase
- **Restrictive Covenant Violations**
  - Coverage provided for violations of restrictive covenants occurring before homeowner acquired land if the homeowner is forced to correct or remove the violation or if the homeowner's title is lost or taken because of the violation
- **Encroachment of Boundary Walls and Fences**
  - Protection of up to \$5,000, after a small deductible, for encroachments onto a neighbor's land, onto an easement, or over a building set-back line

# ENHANCED OWNER'S POLICY vs. STANDARD ALTA POLICY

Std. ALTA	Enhanced	Protection From:
•	•	Someone else owns an interest in your title
•	•	A document is not properly signed
•	•	Forgery, fraud, duress in the chain of title
•	•	Defective recording of any document
•	•	There are restrictive covenants
•	•	There is a lien on your title because there is: <ul style="list-style-type: none"> <li>· a deed of trust</li> <li>· a judgment, tax, or special assessment</li> <li>· a charge by a homeowners association</li> </ul>
•	•	Title is unmarketable
	•	Mechanics lien
	•	Forced removal of a structure because it: <ul style="list-style-type: none"> <li>· extends on another property and/or easement</li> <li>· violates a restriction in Schedule B</li> <li>· violates an existing zoning law*</li> </ul>
	•	Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance
	•	Unrecorded lien by a homeowners association
	•	Unrecorded easements
	•	Building permit violations*
	•	Restrictive covenant violations
	•	Post-policy forgery
	•	Post-policy encroachment
	•	Post-policy damage from extraction of minerals or water
	•	Lack of vehicular and pedestrian access
	•	Map not consistent with legal description
	•	Post-policy adverse possession
	•	Post-policy prescriptive easement
	•	Covenant violation resulting in your title reverting to a previous owner
	•	Violation of building setback regulations
	•	Discriminatory covenants
		<b>Other Benefits:</b>
	•	Pays rent for substitute land or facilities
	•	Rights under unrecorded leases
	•	Plain language statements of policy coverage and restrictions
	•	Subdivision law violation
	•	Coverage for boundary wall or fence encroachment*
	•	Added ownership coverage leads to enhanced marketability
	•	Insurance coverage for a lifetime
	•	Post-policy inflation coverage with automatic increase in value up to 150% over five years
	•	Post-policy Living Trust coverage

\* Deductible and maximum limits apply. Coverage may vary based on an individual policy.