

TITLE INSURANCE COMPARISON OF COVERAGE CHART

Coverage Item: Comparison of Coverages Standard Policy Enhanced Policy

Improperly executed document	✓	✓
Pre-policy forgery, fraud, or duress	✓	✓
Defective recording of documents	✓	✓
Non-recorded restrictive covenants	✓	✓
Liens not disclosed in policy	✓	✓
Unmarketability of title	✓	✓
A third party claims interest in the title	✓	✓
Coverage extended to a Living Trust	✓	✓
Automatic Inflation Protection increases by 10% for the first five years to a maximum of 150%		✓
Post-Policy Forgery Protection		✓
Mechanic's lien coverage for work done prior to policy date unless owner agreed to the work		✓
Building permit violations Coverage is up to \$25,000 if the owner is forced to remove an existing structure other than a boundary wall or fence.*		✓
Subdivision Coverage in the event that the land is a portion of an improperly created subdivision. Coverage is up to \$10,000		✓
Restrictive covenants violations*		✓
Enhanced Encroachment Coverage*		✓
Enhanced Access Coverage		✓

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

Note: This is a basic comparison of title insurance policies.