

TITLE POLICY COVERAGE COMPARISON

TICOR TITLE HOMEOWNERS POLICY

ALTA-R POLICY

CLTA POLICY

1. Someone else owns an interest in your title to the property
2. A document is not properly signed
3. Forgery, fraud, duress.
4. Defective recording of any document
5. Restrictive covenants
6. There is a lien on your title because there is:
 - a) a deed of trust
 - b) a judgment, tax or special assessment
 - c) a charge by the homeowner's association
7. Title is unmarketable
8. Lack of right of access to and from the land

9. Mechanic's lien protection
10. Forced removal of structure because it:
 - a) extends onto other land or onto an easement
 - b) violates a restriction in Schedule B
 - c) violates an existing zoning law
11. Cannot use land for SFD due to zoning or restrictions
12. Unrecorded lien by the homeowner's association
13. Unrecorded easements
14. Others have rights arising out of leases, contracts or options
15. Pays rent for substitute land or facilities
16. Inflation protection
17. You do not have legal right of access

18. *Building permit violations - forced removal
19. *Subdivision Map Act violations
20. *Zoning violations - forced encroachment
21. *Boundary wall or fence encroachment
22. Restrictive covenant violations
23. Post-policy defect in title
24. Post-policy contract or lease rights
25. Post-policy forgery
26. Post-policy easement
27. Post-policy limitation on use of land
28. Post-policy damage from minerals or water extraction
29. Post-policy living trust coverage
30. Post-policy encroachment by neighbor other than wall or fence
31. Enhanced access - vehicular and pedestrian
32. Damage to structure from use of easement
33. Post-policy automatic increase in value up to 150%
34. Post-policy correction of existing violation of covenant
35. Post-policy limitation of use
36. Post-policy prescriptive easement
37. Street address is correct
38. Map not consistent with legal description
39. Coverage for spouse acquiring through divorce
40. Violations of building setbacks
41. Discriminatory covenants
42. Insurance coverage forever

This chart is intended for summary comparison only and is not a full explanation of policy coverage. * Some coverages are subject to a deductible and a maximum indemnity liability, which may be less than the policy.



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