

Policy Comparisons**

COVERAGE	ALTA Owner's Policy (Standard)	ALTA Homeowner's Policy (Enhanced)
1. Someone else owns an interest in your title.	X	X
2. A document is not properly signed	X	X
3. Forgery, fraud, duress	X	X
4. Defective recording of any document	X	X
5. There is a lien on your title because there is		
a) a deed of trust	X	X
b) a judgment, tax, or special assessment	X	X
c) a charge by the homeowners association	X	X
6. Title is unmarketable	X	X
7. Mechanics lien protection		X
⑧ Automatic Survey Coverage		X
9. Forced removal of a structure because it:		
a) extends onto other land or onto an easement		X
b) violates a restriction in Schedule B		X
c) violates an existing zoning law		X
10. Can't use land for residence because the use violates a restriction in Schedule B or a zoning ordinance		X
11. Pays rent for substitute land or facilities		X
12. Unrecorded lien by a homeowner's association		X
13. Unrecorded easements		X
14. Rights of third parties under unrecorded leases		X
15. Building permit violations*		X
16. Compliance with Subdivision Map Act*		X
17. Restrictive covenant violations		X
18. <i>Post Policy</i> forgery		X
19. <i>Post Policy</i> encroachment		X
20. <i>Post Policy</i> damage from minerals or water extraction		X
21. <i>Post Policy</i> living trust coverage		X
22. Enhanced access both vehicular & pedestrian		X
23. <i>Post Policy</i> automatic increase in value up to 150%		X
24. <i>Post Policy</i> adverse possession		X
25. <i>Post Policy</i> cloud on title		X
26. <i>Post Policy</i> prescriptive easement		X
27. Covenant violation resulting in reversion		X
28. Boundary walls and fence encroachment		X
29. Enhanced marketability		X
30. Violations of building setbacks		X
31. Discriminatory covenants		X
32. Insurance coverage forever		X

NOTE: **Please refer to the actual policies for exact insuring provisions, conditions, exclusions and exception