











Basic vs Enhanced Coverage

A Comparison of Owner's Title Insurance Coverage

Protection from financial loss due to:	Basic Coverage	Enhanced Coverage
Ownership Title: another party claiming an ownership in your home	✓	✓
Public Record Errors: issues relating to an improperly signed document or a document recorded inaccurately at the county recorder's office	✓	✓
Fraud & Forgery: another party having rights in your property arising from forgery or false impersonation	✓	✓
Undisclosed Heirs: an unknown heir claims an ownership interest in your home	✓	✓
Liens: a creditor of the previous owners attempting to enforce a lien		✓
Access: discovering you do not have actual physical access to your home		✓
Subdivision Law: loss from a violation of a subdivision law resulting in the inability to obtain a building permit *		✓
Building Permit: if you are forced to remove or remedy your existing structures, other than boundary walls and fences, because they were constructed without obtaining a proper building permit *		✓
Zoning: if you are required to remove or remedy your existing structures, other than boundary walls and fences, due to a violation of a zoning law *		✓
Encroachment (your structures on neighbor's property): your neighbor forces you to remove an existing structure(s), which encroaches onto neighbor's land (boundary walls or fences are subject to a deductible) *		✓

<p>Encroachment (neighbor’s existing structures encroaching on your property): your property becomes unmarketable because someone refuses to perform a contract to purchase, lease it, or make a mortgage loan due to your neighbor’s structure encroaching on your land</p>		
<p>Encroachment (neighbor creating encroachments after closing): if your neighbor builds any structures after the Policy Date, other than boundary walls and fences, which encroach on your land</p>		
<p>Encroachment (your structures encroaching an easement): if you are forced to remove a structure which encroaches onto an easement or over a building setback line</p>		
<p>Easements: loss arising from damage to an existing structure due to the exercise of a right to maintain or use the easement</p>		
<p>Surface Extraction: loss from damage to existing improvements due the future right to use the surface of the land for the extraction or development of minerals or water</p>		
<p>Covenants, Conditions, Restrictions: if you are forced to remove or correct a violation by a previous owner</p>		
<p>Supplemental Taxes: supplemental or “roll back” taxes for a period before the policy date</p>		
<p>Continuation of Coverage: provides ownership coverage to anyone who inherits the property; a spouse who receives title upon dissolution of marriage; the trustee to whom the insured transfers title and the beneficiaries of the trust</p>		
<p>Automatic Increased Coverage: policy liability coverage increases 10% per year for 5 years to a maximum of 150% of the initial policy amount</p>		

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