

TITLE INSURANCE COMPARISON

Download a PDF of the “Standard Owners Policy vs Limited ALTA Policy”	LIMITED (ALTA)	STANDARD
COVERAGE		
Someone else owns an interest in your title	X	X
A document is not properly signed	X	X
Forgery, fraud, duress in the chain of title	X	X
Defective recording of any document	X	X
There are restrictive covenants	X	X
There is a lien on your title because there is:		X
a) a deed of trust	X	X
b) a judgment, tax, or special assessment	X	X
c) a charge by a homeowners' association	X	X
Title is unmarketable	X	X
Mechanics lien		X
Forced removal of a structure because it:		X
a) extends on another property and/or easement		X
b) violates a restriction in Schedule B		X
c) violates an existing zoning law*		X
Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance		X
Unrecorded lien by a homeowners' association		X
Unrecorded easements		X
Building permit violations*		X
Restrictive covenant violations		X
Post-policy forgery		X
Post-policy encroachment		X
Post-policy damage from extraction of minerals or water		X

Lack of vehicular and pedestrian access		X
Map not consistent with legal description		X
Post-policy adverse possession		X
Post-policy prescriptive easement		X
Covenant violation resulting in your title reverting to a previous owner		X
Violation of building setback regulations		X
Discriminatory covenants		X
OTHER BENEFITS:		
Pays rent for substitute land or facilities		X
Rights under unrecorded leases		X
Plain language statements of policy coverage and restrictions		X
Subdivision law violation		X
Coverage for boundary wall or fence encroachment*		X
Added ownership coverage leads to enhanced marketability		X
Insurance coverage for a lifetime		X
Post-policy inflation coverage with automatic increase in value up to 150% over five years		X
Post-policy Living Trust coverage		X

*Deductible and maximum limits apply.

Coverage may vary based on an individual policy.