



CLTA & ALTA HOMEOWNER'S POLICY COVERAGE OVERVIEW

CLTA

ALTA HOMEOWNER'S POLICY

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|---|---|---|
| ✓ | ✓ | 1. Someone claims an interest in the title of your property |
| ✓ | ✓ | 2. Improperly signed documents |
| ✓ | ✓ | 3. Forgery, fraud in mortgages, and duress in execution of wills, deeds and instruments conveying or establishing title |
| ✓ | ✓ | 4. Defective public recorded documents |
| ✓ | ✓ | 5. Restrictive covenants |
| ✓ | ✓ | 6. Liens on the title of your property because there are:
(a) Open deed(s) of trust
(b) Judgement, tax or special tax assessment
(c) Charge by the Homeowner's Association (HOA) |
| ✓ | ✓ | 7. Title is unmarketable |
| ✓ | ✓ | 8. Lack of right of access to and from the land |
| ✓ | ✓ | 9. Coverage for spouse acquiring through divorce |
| | ✓ | 10. Protection against any or all Mechanic's Liens |
| | ✓ | 11. Forced removal of structure because it:
(a) extends onto other land or other easement(s)
(b) violates a restriction in Schedule B
(c) violates an existing zoning law |
| | ✓ | 12. Cannot use land for SFD due to zoning or restrictions |
| | ✓ | 13. Lien by the HOA |
| | ✓ | 14. Unrecorded easement(s) |
| | ✓ | 15. Others have rights arising out of leases, contracts or options |
| | ✓ | 16. Pays rent for substitute land or facilities |
| | ✓ | 17. Duress, incapacity, and impersonation |
| | ✓ | 18. * Building permit violations - forced removal |
| | ✓ | 19. * Subdivision Map Act violations |
| | ✓ | 20. * Zoning violations - forced removal |
| | ✓ | 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 of 10% annually up to 150% |
| | ✓ | 34. Post-policy correction of existing violation of covenant |
| | ✓ | 35. Post-policy limitation of use |
| | ✓ | 36. Street address shown in policy is not located on the land described. |
| | ✓ | 37. Map not consistent with Legal Description |
| | ✓ | 38. Violations of building setbacks |
| | ✓ | 39. Discriminatory covenants |
| | ✓ | 40. Insurance Coverage lasts as long as you, the policyholder - or your heirs - has an interest in the insured property. This may even be after you have sold the property |

* Subject to deductible and policy and maximum liability, which is less than the policy amount.

Coverage for single family 1-4 units. This chart is intended for comparison purpose only and is not a full explanation of policy coverage. This information is deemed reliable but is not guaranteed. Policy coverages are subject to the terms, exclusions, exceptions and deductibles shown in the policy. Revised 6/2019.

*For Absolute Assurance of your Title & Escrow Needs,
Always insist on Chicago Title.*

