**TITLE INSURANCE COMPARISON**

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| **Download a PDF of the “**[**Standard Owners Policy vs Limited ALTA Policy**](http://ctitle.net/wp-content/uploads/Eagle-Owners-Policy-vs-Standard-ALTA-Policy.pdf)  **COVERAGE** | LIMITED  (ALTA) | STANDARD |
| 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.