

**Congratulations!** Now that you've found a home, choose the title insurance policy that best fits your needs.

Title Defect	Basic Owner's Policy	Enhanced Owner's Policy <sup>†</sup>
Someone else owns an interest in your title		
Improperly executed documents	✓	✓
Pre-policy forgery, fraud, and duress	✓	✓
Defective recording of any document	✓	✓
Undisclosed restrictive covenants	✓	✓
A lien on your title because of a security deed, judgment, tax, or special assessment, or a charge by a homeowner's association	✓	✓
Unmarketable title	✓	✓
Mechanics' liens	✓	✓
Forced removal of a structure which encroaches onto your neighbor's land	✓	✓
Forced removal of a structure which encroaches onto an easement or over a building setback line	✓	✓
Forced removal of a structure which violates existing zoning law*	✓	✓
Forced removal of a structure because of a violation of a restriction in a Schedule B		✓
Inability to use land for single-family dwelling because of a violation of a zoning ordinance or restriction in a Schedule B		✓
Pays rent for substitute land or facilities		✓
Rights under unrecorded leases		✓
Plain language		✓
Unrecorded easements		✓
Building permit violations*		✓
Compliance with Subdivision Map Act, if any*		✓
Restrictive covenant violations		✓
Map, if any, not consistent with legal description		✓
Covenant violation resulting in reversion		✓
Enhanced marketability		✓
Violations of building setbacks		✓
Discriminatory covenants		✓
Access — actual vehicular and pedestrian access based on a legal right		✓
Boundary walls and fence encroachment*		✓
Post-policy forgery		✓
Post-policy encroachment		✓
Post-policy damage from minerals or water extraction		✓
Post-policy Living Trust coverage for trustee		✓
Post-policy Living Trust coverage for beneficiary		✓
Post-policy automatic increase in value		✓
Post-policy adverse possession		✓
Post-policy cloud on title		✓
Post-policy prescriptive easement		✓
Insurance coverage forever		✓

\*Subject to maximum indemnity liability which may be less than the policy amount. In certain states, a deductible may apply.

<sup>†</sup>Enhanced Owner's Policy not available in Florida or Illinois.