



Owner's Policy Comparison

Investors Title Insurance Company provides the proposed insured with coverage options. The standard policy covers you for defects and liens in the history of your title through the date and time the deed is recorded in the public records. The ALTA Homeowner's Policy provides enhanced coverage, protecting you from additional risks, including some that might occur after the deed is recorded.

COVERAGE COMPARISON*		
Assumes Investors Title Insurance Company guidelines for the issuance of the applicable policy have been met.	ALTA Owner's Policy (06-17-06)**	ALTA Homeowner's Policy (12-02-13)***
Covered Risks		
1. Third party claims an Interest in the title	✓	✓
2. Prior forgery, fraud, or duress affecting title	✓	✓
3. Liens or encumbrances on the title (e.g. prior mortgage or deed of trust, state or federal tax lien, condominium or homeowner's association liens)	✓	✓
4. Improperly executed documents	✓	✓
5. Defective recording of documents	✓	✓
6. Unmarketability of the title	✓	✓
7. Lack of a right of legal access to and from the land	✓	✓
8. Restrictive covenants limiting your use of the land	✓	✓
9. Gap Coverage (extending from the closing to the recording of the deed)	✓	✓
Duration		
10. Coverage continues as long as you own the property	✓	✓
11. Policy insures anyone who inherits the property from you	✓	✓
12. Policy insures the trustee of an Estate-planning trust	✓	✓
13. Policy insures the beneficiaries of a trust upon your death	✓	✓
Extended Coverage		
14. Parties in possession of the property that are not disclosed by the public records (e.g. tenants, adverse possession)		✓
15. Unrecorded easements affecting the property (prescriptive easements)		✓
16. Encroachments and boundary line disputes that would be disclosed by a survey		✓
17. Mechanics' liens (a lien against the property due to non-payment of work)		✓
18. Taxes or special assessments that are not shown by the public records		✓
Additional Coverages		
19. Actual vehicular and pedestrian access, based upon a legal right		✓
20. You must correct or remove an existing violation of certain covenants, conditions, or restrictions		✓
Coverages Included Without Endorsement		
21. Loss of your title resulting from a prior violation of a covenant, condition, or restriction		✓
22. Up to \$10,000 if you are unable to obtain a building permit due to an existing violation of a subdivision law or regulation or you must correct an existing violation (subject to a deductible)		✓
23. Up to \$25,000 if you must remedy or remove an existing structure because it was built without a proper building permit (subject to a deductible)		✓