



TITLE POLICY COMPARISON CHART

ALTA Homeowner's Policy (1-4 Family Residences)

1. Someone else owns an interest in your title to the property
2. A document is not properly signed
3. Forgery and fraud
4. Defective recording of certain documents
5. Restrictive covenants
6. There is a lien on your title because there is:
 - a) a deed of trust
 - b) a judgment, tax or special assessment
 - c) a charge by the HOA (homeowner's assoc.)
7. Title is unmarketable
8. Lack of right of access to and from the land

CLTA

9. Mechanics' Lien protection
10. Forced removal of structure because it:
 - a) extends on other land or onto an easement
 - b) violates a restriction in Schedule B of policy
 - c) violates an existing zoning law
11. Cannot use land for SFD (single-family dwelling)
12. Unrecorded lien by the HOA
13. Unrecorded easements
14. Others have rights arising out of leases, contracts or options
15. Pays rent for substitute residence
16. Inflation Protection
17. Building permit violations – forced removal*
18. Subdivision Map Act violations*
19. Boundary wall or fence encroachment – forced removal*
20. Restrictive covenant violations
21. Post-policy defect in title
22. Post-policy contract or lease rights
23. Post-policy forgery
24. Post-policy easement
25. Post-policy limitation on use of land
26. Post-policy damage from minerals or water extraction
27. Post-policy living trust coverage
28. Post-policy encroachment by neighbor other than wall or fence
29. Enhanced access-vehicular and pedestrian
30. Damage to structure from use of easement
31. Post-policy automatic increase of 10% annually up to 150%
32. Post-policy correction of existing violation of covenant
33. Home address is incorrect
34. Map not consistent with legal description
35. Coverage for spouse acquiring through divorce
36. Violations of building setbacks
37. Discriminatory covenants
38. Insurance coverage forever

Chicago Title automatically issues the highest coverage available.

Complete Homeowner's Policy

The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

Policy Deductible	Policy Max Limit of Liability
Covered Risk 17: 1% of Policy amount shown in Schedule A or \$2,500.00 (whichever is less)	\$10,000.00
Covered Risk 18: 1% of Policy amount shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00
Covered Risk 19: 1% of Policy amount shown in Schedule A or \$5,000.00 (whichever is less)	\$25,000.00

This chart is intended for comparison purposes only and is not a full explanation of policy coverage. Policy coverages are subject to the terms, exclusions, exceptions and deductibles shown in the policy.

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

Disclaimer: Due to variations in the policy language and definitions, the foregoing is provided for informational purposes only. Policy forms are available upon request and you are encouraged to request copies of policy forms for your review. The policy that is issued to an insured controls the terms and conditions of the insurer's obligations to its insured.

