



Chicago Title CLTA & ALTA HomeOwner's Policy

COVERAGES AT A GLANCE...

CLTA

HOMEOWNER'S POLICY

Coverage is for Single Family 1-4 Units

- ✓ ✓ Someone claims an interest in the title of your property
- ✓ ✓ Improperly signed documents
- ✓ ✓ Forgery, Fraud in Mortgages, and Duress in execution of wills, deeds and instruments conveying or establishing title
- ✓ ✓ Defective public recorded documents
- ✓ ✓ Restrictive Covenant Violations
- ✓ ✓ 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 HOA
- ✓ ✓ Unmarketable Title
- ✓ ✓ Lack of Right of Access to and from the Land
- ✓ ✓ Protection against any or all Mechanic's Liens
- ✓ ✓ 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
- ✓ Cannot use land for SFD due to zoning or restrictions
- ✓ Unrecorded Lien by the HOA
- ✓ Unrecorded Easement(s)
- ✓ Interests arising by deeds of fictitious parties
- ✓ Pays rent for Substitute Land or Facilities
- ✓ Pre-existing violations of CC&Rs which someone is trying to force you to correct or remove.
- ✓ * Building Permit Violations - Forced Removal
- ✓ * Subdivision Map Act Violations
- ✓ * Zoning Violations - Forced Encroachment
- ✓ * Boundary Wall or Fence Encroachment
- ✓ Post-Policy Defect in Title
- ✓ Post-Policy Contract or Lease Rights
- ✓ Post-Policy Forgery
- ✓ Post-Policy Easement
- ✓ Post-Policy Limitation on use of land
- ✓ Post-Policy Damage from minerals or water extraction
- ✓ Post-Policy Living Trust Coverage
- ✓ Post-Policy Encroachment by Neighbor other than wall or fence
- ✓ Enhanced Access - Vehicular and Pedestrian
- ✓ Damage to Structure from use of easement
- ✓ Post-Policy Automatic increase in value up to 150%
- ✓ Post-Policy Correction of existing violation of covenant
- ✓ Post-Policy Prescriptive easement
- ✓ Street Address shown in policy not being located on the land described
- ✓ Map not consistent with Legal Description
- ✓ Violations of Building Setbacks
- ✓ Discriminatory Covenants
- ✓ 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.