



Chicago Title ALTA HomeOwner's Policy

The ONLY Extended Title Policy that will protect your customers and...YOU.

CLTA

HOMEOWNER'S POLICY

Coverage is for 1-4 Residences

| | | |
|---|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ✓ | ✓ | 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 Lien |
| | ✓ | 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 |
| | ✓ | Protection against Inflation |
| | ✓ | *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 |
| | ✓ | Incorrect Street Address |
| | ✓ | Map not consistent with Legal Description |
| | ✓ | Coverage for Spouse acquiring through divorce |
| | ✓ | Violations of Building Setbacks |
| | ✓ | Discriminatory Covenants |
| | ✓ | Issues concerning adoption of children |
| | ✓ | 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. |

While other title companies cover you with the regular policy... Chicago Title automatically issues the highest coverage available.

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

This chart is 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.