



# Coverage Comparison:

## Standard vs. Enhanced

### Owner's Title Insurance Policy

#### PROVIDES PROTECTION AGAINST:

#### STANDARD POLICY

#### ENHANCED POLICY

Right of vehicular access to land.

NO

YES

Damage to existing structures due to exercise of easement affecting property.

NO

YES

Loss resulting from zoning violations.

NO

YES

Forgery of deed after closing.

NO

YES

Violation of restrictive covenants.

NO

YES

A prior owner's failure to obtain prior building permits.

NO

YES

Neighboring land encroachments.

NO

YES

Subdivision issues

NO

YES

#### ADDITIONAL BENEFITS/HIGHLIGHTS:

Automatic increase in coverage

NO

YES

Continued coverage upon transfer to Trust

NO

YES

Covered risk events occurring after the policy date

NO

YES

Any defect in title existing at the time of your purchase.

YES

YES

Prior recorded mortgages, judgements and other liens

YES

YES

Title being vested in someone other than seller

YES

YES

Unmarketability of title

YES

YES

Right of pedestrian to access land

YES

YES