



Homeowners depend upon the strength and stability of a reputable title insurer to back their policies for years to come. Fidelity National Title has a long and proud history of providing homeowners with the most innovative title and escrow products in the industry. With Fidelity National Title, homeowners can enjoy peace of mind knowing they are insured by one of the industry's premier title insurers. And with the Homeowner's Policy, they'll enjoy even more peace of mind knowing they have the best title policy available.

Fidelity's Homeowner Policy includes the following basic coverage:

- False impersonation of the true owner of the property
- Forged deeds, releases or wills
- Undisclosed or missing heirs
- Instruments executed under invalid or expired power of attorney
- Mistakes in recording legal documents
- Misinterpretation of wills
- Deeds by minors
- Deeds by persons supposedly single, but in fact married
- Liens for unpaid estate, inheritance, income or gift taxes
- Fraud

The Homeowner's Policy also Provides the Following Additional Benefits:

- Pre and Post Policy Protections
- Expanded Access Coverage
- Restrictive Covenant Violations
- Building Permit Violations
- Subdivision Law Violations
- Zoning Law Violations
- Encroachment Protections
- Water and Mineral Rights Damage
- Map Inconsistencies
- Continuous Coverage
- Value-Added Protection

Title Policy Coverage Comparison

Protect yourself as a REALTOR® while protecting your clients with superior title insurance coverage. Call your local Fidelity National Title Representative for more details or specific policy language pertaining to the Homeowner's Policy of Title Insurance. This coverage has certain limitations and exclusions that apply. This policy has been adopted by both the CLTA and ALTA.

Coverage Item	CLTA Standard Coverage	ALTA Residential	New Homeowner's Policy
Post Policy Forgery Protection	No	No	Yes
Enhanced Access Coverage	No	No	Yes
Building Permit Violations	No	No	Yes
Subdivision Map Act Coverage	No	No	Yes
Restrictive Covenant Violations	No	No	Yes
Mineral Extraction Coverage	No	No	Yes
Map Inconsistencies Coverage	No	No	Yes
Coverage Extended to Living Trusts	No	No	Yes
Enhanced Encroachment Coverage	No	No	Yes
Automatic Inflation Protection (5 years)	No	No	Yes

Fidelity Homeowner's Policy coverage protects homeowners against claims arising both before and after the policy date.

