



# ALTA Policy Comparison

We Don't Succeed Until You Succeed.

	CLTA OWNER'S POLICY	HOMEOWNER'S POLICY
<ol style="list-style-type: none"> <li>1. Someone else owns an interest in your title</li> <li>2. A document is not properly signed</li> <li>3. Forgery, fraud, duress, incompetency</li> <li>4. Defective recording of a document</li> <li>5. Unmarketability of title</li> <li>6. Lack of a right of access to and from the land</li> </ol> <hr/> <ol style="list-style-type: none"> <li>7. Mechanic's lien protection</li> <li>8. Forced removal of residential structure — encroachments</li> <li>9. Forced removal of residential structure — restrictions</li> <li>10. Forced removal of residential structure — zoning</li> <li>11. Cannot use land for SFR due to zoning or restrictions</li> <li>12. Unrecorded liens by the homeowner's association</li> <li>13. Unrecorded easements</li> <li>14. Others have rights arising out of leases, contracts or options</li> <li>15. Pays rent for substitute housing</li> <li>16. Plain language</li> <li>17. *Building permit violations — forced removal</li> <li>18. *Subdivision law violations</li> <li>19. *Zoning violations — forced removal</li> <li>20. *Boundary wall or fence encroachment</li> <li>21. Restrictive covenant violations</li> <li>22. Post-policy defect in title</li> <li>23. Post-policy contract or lease rights</li> <li>24. Post-policy forgery</li> <li>25. Post-policy easement</li> <li>26. Post-policy limitation on use of land</li> <li>27. Post-policy encroachment by neighbor other than wall or fence</li> <li>28. Enhanced access — vehicular and pedestrian</li> <li>29. Damage to structure from use of easement</li> <li>30. Street address is correct</li> <li>31. Map shows correct location of the land</li> <li>32. Exercise of mineral rights</li> <li>33. Sale fails due to neighbor's encroachments</li> <li>34. Living trust coverage</li> <li>35. Coverage for spouse acquiring through divorce</li> <li>36. Automatic policy increase up to 150%</li> <li>37. Forced removal due to building setbacks</li> <li>38. Discriminatory covenants</li> <li>39. Insurance coverage forever</li> </ol>		

**Note:** Items marked with an \* are subject to a deductible and maximum liability, which is less than the policy amount. 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. Information deemed reliable but not guaranteed.



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