



ALTA Homeowner's Policy

Comparison

1	Someone else owns an interest in your title to the property	CLTA	ALTA-R	COMPLETE HOMEOWNER'S POLICY
2	A document is not properly signed			
3	Forgery and fraud			
4	Defective recording of any document			
5	Restrictive covenants			
6	There is a lien on your title because there is:			
	a) a deed of trust			
	b) a judgment, tax or special assessment			
	c) a charge by the Homeowner's Association			
7	Title is unmarketable			
8	Lack of right of access to and from the land			
9	Mechanic's lien protection			
10	Forced removal of structure because it:			
	a) extends onto other land or onto an easement			
	b) violates a restriction in Schedule B			
	c) violates an existing zoning law			
11	Cannot use land for SFD due to zoning or restrictions			
12	Unrecorded lien by the Homeowner's Association			
13	Unrecorded easements			
14	Others have rights arising out of leases, contracts or options			
15	Pays rent for substitute residence			
16	Duress, Incapacity and Impersonation	COMPLETE HOMEOWNER'S POLICY		
17	*Building permit violations – forced removal			
18	*Subdivision Map Act violations			
19	*Zoning violations – forced encroachment			
20	*Boundary wall or fence encroachment			
21	Restrictive covenant violations			
22	Post-policy defect in title			
23	Post-policy contract or lease rights			
24	Post-policy forgery			
25	Post-policy easement			
26	Post-policy limitation on use of land			
27	Post-policy damage from minerals or water extraction			
28	Post-policy living trust coverage			
29	Post-policy encroachment by neighbor other than wall or fence			
30	Enhanced access – vehicular and pedestrian			
31	Damage to structure from use of easement			
32	Post-policy automatic increase of 10% annually up to 150%			
33	Post-policy correction of existing violation of covenant			
34	Post-policy limitation of use			
35	Post-policy prescriptive easement			
36	Street address is incorrect			
37	Map not consistent with legal description			
38	Coverage for spouse acquiring through divorce			
39	Violations of building setbacks			
40	Discriminatory covenants			
41	Insurance coverage forever			

Fidelity National Title automatically issues the highest coverage available.

Coverage is for 1-4 family residences.

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.

Subject to deductible and maximum liability, which is less than the policy amount. Revised and approved 02/14

Contact me today for **instant access** to information about how we can make your transaction a success.

**Trusted everywhere,
every day.**