



Policy Comparison

Compare the Coverage

(800) 273-2227

COVERAGE	Standard CLTA	ALTA "R"	CLTA Homeowner's Policy
1. Someone else owns an interest in your title	X	X	X
2. A document is not properly signed	X	X	X
3. Forgery, Fraud, Duress	X	X	X
4. Defective recording of any document	X	X	X
5. There are restrictive covenants	X	X	X
6. There is a lien on your title because there is:	X	X	X
a) a deed of trust	X	X	X
b) a judgement, tax, or special assessment lien	X	X	X
c) a charge by the homeowners association	X	X	X
7. Title is unmarketable	X	X	X
8. Legal (not actual) access		X	X
9. Mechanics lien protection		X	X
10. Forced removal of a structure because it:		X	X
a) Extends onto other land or to an easement		X	X
b) Violates a restriction in Schedule B		X	X
c) Violates an existing zoning law		X	X
11. Cannot use land for SFR because the use violates a restriction in Schedule B or a zoning ordinance		X	X
12. Pays rent for substitute land or facilities		X	X
13. Unrecorded easements		X	X
14. Rights of unrecorded leaseholders		X	X
15. Plain language		X	X
16. Building permit violations			X
17. Compliance with Subdivision Map Act			X
18. Restrictive covenant violations			X
19. Post Policy Forgery			X
20. Post Policy Encroachment			X
21. Post Policy Damage from minerals or water extraction			X
22. Post Policy Living Trust Coverage			X
23. Coverage for spouse acquiring through divorce			X
24. Enhanced Access-Vehicular & Pedestrian			X
25. Map not consistent with legal description			X
26. Post Policy automatic increase in value up to 150%			X
27. Post Policy adverse possession			X
28. Inflation Protection			X
29. Post Policy cloud on title			X
30. Post Policy prescriptive easement			X
31. Covenant violation resulting in reversion			X
32. Boundary walls and fence encroachment			X
33. Enhanced marketability			X
34. Violations of building setbacks			X
35. Discriminatory covenant			X
36. Un-recorded Easements or Liens			X
37. Survey Matters not shown by public records			X
38. Water Rights—claims or title to water in or under the land			X
39. Matters disclosed by inspection or inquiry			X
40. Title insurance coverage forever			X

Some coverages are subject to a deductible and a maximum liability, which may be less than the policy amount. All title policies are subject to terms, exclusions and exceptions. for a full copy of a policy form contact your representative.