

Policy Comparison Chart

Coverage	ALTA Standard or CLTA	ALTA CLTA Homeowner's Policy
1. Someone else owns an interest in your title	✓	✓
2. A document is not properly signed	✓	✓
3. Forgery, fraud or duress	✓	✓
4. Defective recording of any document	✓	✓
5. There are recorded restrictive covenants	✓	✓
6. There is a recorded lien on your title because there is:	✓	✓
a) a deed of trust	✓	✓
b) a judgment, tax or special assessment	✓	✓
c) a charge by the homeowners' association	✓	✓
7. Title is unmarketable	✓	✓
8. Mechanics lien protection		✓
9. Forced removal of a structure because it:		✓
a) extends on to other land or on to an easement		✓
b) violates a restriction in Schedule B		✓
c) violates an existing zoning law*		✓
10. Can't use land for SFD because the use violates a restriction in Schedule B or a zoning ordinance		✓
11. Pays rent for substitute land or facilities		✓
12. Unrecorded lien by a homeowners' association		✓
13. Unrecorded easements, liens and encumbrances		✓
14. Rights under unrecorded leases		✓
15. Plain language		✓
16. Building permit violations*		✓
17. Compliance with zoning law or zoning regulation		✓
18. Restrictive covenant violations		✓
19. Post-policy encroachment		✓
20. Post-policy damage from mineral or water extractions		✓
21. Post-policy living trust coverage		✓
22. Enhanced access - vehicular and pedestrian		✓
23. Map not consistent with legal description		✓
24. Post-policy automatic increase in value up to 150%		✓
25. Post-policy adverse possession		✓
26. Post-policy cloud on title		✓
27. Post-policy prescriptive easement		✓
28. Covenant violation resulting in reversion		✓
29. Enhanced marketability		✓
30. Violations of building setbacks		✓
31. Discriminatory covenants		✓
32. Insurance coverage forever	✓	✓
33. Post-policy fraud		✓

*Subject to a deductible and a maximum indemnity liability, which may be less than the policy amount.

This is only a paraphrase of the affirmative coverages provided by the referenced policies. Copies of the policy forms are available upon request.