COVERAGE COMPARISON

BOTH POLICIES INCLUDE:	Standard Policy	Enhanced Policy
• Mechanic's Lien Coverage	Yes	Yes
• Third Party claims an interest in the title	Yes	Yes
• Improperly executed documents	Yes	Yes
• Pre-Policy forgery, fraud or duress	Yes	Yes
• Non-recorded restrictive covenants	Yes	Yes
• Defective recording of documents	Yes	Yes
• Prior recorded liens not disclosed in the policy	Yes	Yes
• Unmarketability of the title	Yes	Yes
• Policy insures anyone who inherits the property from you	Yes	Yes
ADDITIONAL COVERAGES IN ENHANCED POLICY:		
• Policy insures the Trustee of your estate-planning trust	No	Yes
• Policy insures the beneficiaries of your trust upon your death	No	Yes
• Automatic increase in coverage up to 150% (not based on inflation)	No	Yes
• Post Policy Forgery	No	Yes
• Post Policy encroachment onto insured land	No	Yes
• Legal right to ACTUAL vehicular and pedestrian access	No	Yes
• Up to $25,000 coverage for certain losses due to Building Permit violations (subject to a deductible*)	No	Yes
• Up to $25,000 coverage for certain losses due to zoning law violations (subject to a deductible*)	No	Yes
• Up to $10,000 coverage for certain losses due to existing violation of subdivision law (subject to a deductible**)	No	Yes
• Post policy structural damage from third party easement for mineral extraction	No	Yes
• Violation of restrictive covenants identified in the Policy:		
◦ Resulting in loss from correction or removal	No	Yes
◦ Resulting in loss of title	No	Yes
◦ Resulting in loss of use where single family dwelling prohibited	No	Yes
• Forced removal of existing structures that:		
◦ Encroach onto an easement identified in the Policy	No	Yes
◦ Violate a building restriction line identified in the Policy	No	Yes
◦ Encroach onto neighbor's land (subject to a deductible** and maximum*** if boundary wall or fence)	No	Yes
• Land cannot be used for single family dwelling under zoning ordinance	No	Yes

* deductible of 1% of Policy Amount or $5,000.00 (whichever is less)
** deductible of 1% of Policy Amount or $2,500.00 (whichever is less)
*** maximum of $5,000.00

All title policies are underwritten through Stewart Title Guaranty or Old Republic National Title.