

Protect Your Customer – and Yourself with



ALTA HOMEOWNER'S POLICY

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| CLTA | <ol style="list-style-type: none"> 1. Someone else owns an interest in your title to the property 2. A document is not properly signed 3. Forgery, fraud, duress. 4. Defective recording of any document 5. Restrictive covenants 6. There is a lien on your title because there is: <ol style="list-style-type: none"> 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 <hr/> <ol style="list-style-type: none"> 9. Mechanic's lien protection 10. Forced removal of structure because it: <ol style="list-style-type: none"> 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. Inflation protection 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 in value 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 |
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COMPLETE HOMEOWNER'S POLICY

Chicago 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.



Chicago Title

*Subject to deductible and maximum liability, which is less than the policy amount.

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The deductible amounts and maximum dollar limits shown on Schedule A are as follows:

Policy Deductible

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| Covered Risk 16: | 1% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less) |
| Covered Risk 18: | 1% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less) |
| Covered Risk 19: | 1% of Policy Amount Shown in Schedule A or \$5,000.00 (whichever is less) |
| Covered Risk 21: | 1% of Policy Amount Shown in Schedule A or \$2,500.00 (whichever is less) |

Policy Maximum Limit of Liability

- | |
|-------------|
| \$10,000.00 |
| \$25,000.00 |
| \$25,000.00 |
| \$5,000.00 |