




TITLE POLICY COMPARISON CHART

<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 and Fraud 4. Defective recording of certain documents 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 HOA (homeowner's assoc.) 7. Title is unmarketable 8. Lack of right of access to and from the land 	CLTA	COMPLETE HOMEOWNER'S POLICY	<p>Coverage is for 1 - 4 Family Residences</p> <p>Chicago Title automatically issues the highest coverage available.</p>
<ol style="list-style-type: none"> 9. Mechanics' Lien protection 10. Forced removal of structure because it: <ol style="list-style-type: none"> a) extends on other land or onto an easement b) violates a restriction in Schedule B of policy c) violates an existing zoning law 11. Cannot use land for SFD (single-family dwelling) 12. Unrecorded lien by the HOA 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. Boundary wall or fence encroachment - forced removal* 20. Restrictive covenant violations 21. Post-policy defect in title 22. Post-policy contract or lease rights 23. Post-policy forgery 24. Post-policy easement 25. Post-policy limitation on use of land 26. Post-policy damage from minerals or water extraction 27. Post-policy living trust coverage 28. Post-policy encroachment by neighbor other than wall or fence 29. Enhanced access-vehicular and pedestrian 30. Damage to structure from use of easement 31. Post-policy automatic increase of 10% annually up to 150% 32. Post-policy correction of existing violation of covenant 33. Street address is incorrect 34. Map not consistent with legal description 35. Coverage for spouse acquiring through divorce 36. Violations of building setbacks 37. Discriminatory covenants 38. Insurance coverage forever 			<p>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.</p> <div style="text-align: center;">  <p>CHICAGO TITLE®</p> <p><small>© 2021 Chicago Title, All rights reserved. Rev. 4/30/2021</small></p> </div>

Disclaimer: Due to variations in the policy language and definitions, the foregoing is provided for informational purposes only. Policy forms are available upon request and you are encouraged to request copies of policy forms for your review. The policy that is issued to an insured controls the terms and conditions of the insurer's obligations to its insured.

Policy Deductible

- Covered Risk 17: 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)

Policy Max Limit of Liability

- \$10,000.00
- \$25,000.00
- \$25,000.00

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