

# STANDARD VS. ENHANCED OWNER'S TITLE POLICIES

	STANDARD POLICY**	ENHANCED POLICY***
<b>COMMON COVERAGE</b>		
<small>ASSUMES COMPLIANCE WITH TITLE RESOURCES GROUP REQUIREMENTS FOR POLICY ISSUANCE</small>		
Third party claims an ownership interest in the title	●	●
Pre-policy fraud, forgery, or duress affecting title	●	●
Liens or encumbrances on the title <small>(e.g., prior mortgage or deed of trust, state or federal tax lien, condominium, or homeowners' association lien)</small>	●	●
Improperly executed documents	●	●
Defective recording of documents	●	●
Title defect caused by improper remote online notarization and repudiation of an invalid electronic signature	●	●
Unmarketability of title	●	●
Lack of a right of legal access to and from the land	●	●
Restrictive covenants limiting your use of the land	●	●
Gap coverage <small>(extending from closing to the recording of the deed)</small>	●	●
<b>DURATION</b>		
Coverage continues as long as you own the property	●	●
Policy insures anyone who inherits the property from you	●	●
Policy insures the trustee of your estate-planning trust	●	●
Policy insures the beneficiaries of a trust upon your death		●
<b>EXTENDED COVERAGE</b>		
Parties in possession of the property that are not disclosed by the public records <small>(e.g. tenants, adverse possession)</small>		●
Unrecorded easements affecting the property <small>(prescriptive easements)</small>		●
Encroachments and boundary line disputes that would be disclosed by a survey		●
Mechanic's liens <small>(a lien against the property due to non-payment of work)</small>		●
Taxes or special assessments that are not shown by the Public Records		●
<b>ADDITIONAL COVERAGES</b>		
Actual vehicular and pedestrian access based upon a legal right		●
Correction or removal for a prior violation of covenants, conditions, and/or restrictions		●
Someone else's enforcement of Discriminatory Covenants that affects your Title		●
<b>COVERAGE INCLUDED WITHOUT ENDORSEMENT</b>		
Loss of your title resulting from a prior violation of a covenant, condition, or restriction.		●
Up to \$25,000 coverage for certain losses due to building permit violations*		●
Up to \$25,000 coverage for certain losses due to existing violation of subdivision law*		●
Limited coverage available if you must remove existing structures due to encroachment onto neighbor's land*		●
Land cannot be used as a single-family residence due to violation of an existing zoning law or zoning regulation		●
You are forced to remove your existing structure(s) due to encroachment into an easement or over a setback line		●
Damage to existing structures due to an exercise of an existing right to use any easement affecting the land		●
Damage to existing improvements due to an exercise of an existing right to use the surface of the land for the extraction or development of minerals, water, or any other substance		●
Attempted enforcement of discriminatory covenant		●
Supplemental taxes because of prior construction or change of ownership or use		●
Damages due to the residence not being located at the address stated in the policy		●
Pays substitute rent and relocation expenses, if you cannot use your home due to claim covered by the policy		●
Automatic increase in policy amount up to 150% of the policy amount over five years		●
<b>POST-POLICY COVERAGES</b>		
Forgery or impersonation affecting title		●
Unauthorized leases, contracts, or options		●
Ownership claims		●
Easements affecting your use of the land		●
Encroachment of neighboring buildings onto your land		●

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\* Subject to deductible and maximum dollar limit of liability shown in Schedule A.

\*\* The Owner's Policy may be used on residential and commercial transactions.

\*\*\* The Homeowner's Policy may be used on purchase or refinance transactions, improved property in a platted residential subdivision, a completed residential condominium unit, or improved residential property with a metes/bounds legal description that does not exceed 25 acres of land. Not applicable for construction loans or property that is vacant land. The Proposed Insured must be a "natural person." No corporations, LLCs, or other entities.

This summary comparison is not a full explanation of coverage afforded by the ALTA Owner's Title Insurance Policy. There are exceptions, exclusions, and conditions to coverage that limit or narrow the coverage afforded. For more details contact your local Title Resources Group policy-issuing agent office.

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