

Protect Your Customer – and Yourself with



Chicago Title

**ALTA HOMEOWNER'S POLICY**

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:
    - 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
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9. Mechanic's lien protection
  10. Forced removal of structure because it:
    - 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 land or facilities
  16. Inflation protection
  17. You do not have legal right of access
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18. \*Building permit violations – forced removal
  19. \*Subdivision Map Act violations
  20. \*Zoning violations – forced encroachment
  21. \*Boundary wall or fence encroachment
  22. Restrictive covenant violations
  23. Post-policy defect in title
  24. Post-policy contract or lease rights
  25. Post-policy forgery
  26. Post-policy easement
  27. Post-policy limitation on use of land
  28. Post-policy damage from minerals or water extraction
  29. Post-policy living trust coverage
  30. Post-policy encroachment by neighbor other than wall or fence
  31. Enhanced access – vehicular and pedestrian
  32. Damage to structure from use of easement
  33. Post-policy automatic increase in value up to 150%
  34. Post-policy correction of existing violation of covenant
  35. Post-policy limitation of use
  36. Post-policy prescriptive easement
  37. Street address is correct
  38. Map not consistent with legal description
  39. Coverage for spouse acquiring through divorce
  40. Violations of building setbacks
  41. Discriminatory covenants
  42. Insurance coverage forever

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HOMEOOWNER'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.



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