

# TITLE POLICY COMPARISON CHART

1. Someone else owns an interest in your title
2. A document is not properly signed
3. Forgery, fraud, duress, incompetency
4. Defective recording of a document
5. Unmarketability of title
6. Lack of a right of access to and from the land
7. The priority of any lien or encumbrance over the lien of the insured mortgage

**CLTA**  
(STANDARD)

8. \*Building permit violations — forced removal
9. \*Subdivision law violations
10. \*Zoning violations — forced removal
11. \*Boundary wall or fence encroachment
12. Restrictive covenant violations
13. Post-policy defect in title
14. Post-policy contract or lease rights
15. Post-policy forgery
16. Post-policy easement
17. Post-policy limitation on use of land
18. Post-policy encroachment by neighbor other than wall or fence
19. Enhanced access — vehicular and pedestrian
20. Damage to structure from use of easement
21. Street address is correct
22. Map shows correct location of the land
23. Exercise of mineral rights
24. Sale fails due to neighbor's encroachments
25. Living trust coverage
26. Coverage for spouse acquiring through divorce
27. Automatic policy increase up to 150%
28. Forced removal due to building setbacks
29. Discriminatory covenants
30. Insurance coverage forever

**HOMEOWNER'S POLICY**  
(1-4 UNITS OWNER OCCUPIED)

## New, LOW rate applies to residential 1-4 properties

Note: Items marked with an \* are subject to a deductible and maximum liability, which is less than the policy amount. 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.



**Lawyers Title**