

Owner's Title Insurance Coverage Comparison*	Enhanced	Basic
Protection from:		
1. Someone else owns an interest in your title	✓	✓
2. A document is not properly signed	✓	✓
3. Forgery, fraud, duress in the chain of title	✓	✓
4. Defective recording of any document	✓	✓
5. There are 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 a homeowner's association	✓	✓
7. Title is unmarketable	✓	✓
8. Mechanics lien	✓	
9. Forced removal of a structure because it:		
a. extends on another property and/or easement	✓	
b. violates a restriction in Schedule B	✓	
c. violates an existing zoning law	✓	
10. Cannot use the land for a Single-Family Residence because the use violates a restriction in Schedule B or a zoning ordinance	✓	
11. Unrecorded lien by a homeowners association	✓	
12. Unrecorded easements	✓	
13. Building permit violations	✓	
14. Restrictive covenant violations	✓	
15. Post-policy forgery	✓	
16. Post-policy encroachment	✓	
17. Post-policy damage from extraction of minerals or water	✓	
18. Lack of vehicular and pedestrian access	✓	
19. Map not consistent with legal description	✓	
20. Post-policy adverse possession	✓	
21. Post-policy prescription easement	✓	
22. Covenant violation resulting in your title reverting to a previous owner	✓	
23. Violation of building setback regulations	✓	
24. Discriminatory covenants	✓	
Other benefits:		
25. Pays rent for substitute land or facilities	✓	
26. Rights under unrecorded leases	✓	
27. Plain language statements of policy coverage and restrictions	✓	
28. Compliance with Subdivision Map Act	✓	
29. Coverage for boundary wall or fence encroachment	✓	
30. Added ownership coverage leads to enhanced marketability	✓	
31. Insurance coverage for a lifetime	✓	
32. Policy adopted by the California Land Title Association (CLTA)	✓	
33. Post-policy inflation coverage with automatic increase in value up to 150% over five years	✓	
34. Post-policy Living Trust coverage	✓	

*Coverage may vary and is subject to change without notice. As with any insurance contract, the insuring provisions express the coverage afforded by the title insurance policy and there are exceptions, exclusions and conditions to coverage that limit or narrow the coverage afforded by the policy. Also, some coverage may not be available in a particular area or transaction due to legal, regulatory, or underwriting considerations. The services described above are typical basic services. The services provided to you may be different due to the specifics of your transaction or the location of the real property involved.