

Do You Need An Enhanced Policy?

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COVERAGE

STANDARD ENHANCED

Someone else owns an interest in your title	X	X
Improperly executed documents	X	X
Pre-policy forgery, fraud and duress	X	X
Defective recording of any document	X	X
Undisclosed restrictive covenants	X	X
A lien on your title because of a security deed, judgment, tax or special assessment, or a charge by a homeowner's association	X	X
Unmarketable title	X	X
Mechanics' liens		X
Forced removal of a structure which encroaches onto another property or an easement		X
Forced removal of a structure which violates an existing zoning law *		X
Forced removal of a structure because of a violation of a restriction in Schedule B		X
Inability to use land for single-family dwelling because of a violation of a zoning ordinance or restriction in Schedule B		X
Pays rent for substitute land or facilities		X
Rights under unrecorded leases		X
Plain language		X
Unrecorded easements		X
Building permit violations *		X
Compliance with Subdivision Map Act, if any *		X
Restrictive covenant violations		X
Map, if any, not consistent with legal description		X
Covenant violation resulting in reversion		X
Enhanced marketability		X
Violations of building setbacks		X
Discriminatory covenants		X
Access - actual vehicular and pedestrian access based on a legal right		X
Boundary walls and fence encroachment *		X
Post-policy forgery		X
Post-policy encroachment		X
Post-policy damage from minerals or water extraction		X
Post-policy Living Trust coverage for trustee		X
Post-policy Living Trust coverage for beneficiary		X
Post-policy automatic increase in value up to 150%		X
Post-policy adverse possession		X
Post-policy cloud on title		X
Post-policy prescriptive easement		X
Insurance coverage forever		X

** Subject to a deductible and maximum indemnity liability, which may be less than the policy amount.*