

TITLE POLICY COMPARISON

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 deductible shown in the policy.

Coverage is for 1-4 family residences.

	CLTA	ALTA-R	Complete Homeowner's Policy
Someone else owns an interest in your title to the property	✓	✓	✓
A document is not properly signed	✓	✓	✓
Forgery and fraud	✓	✓	✓
Defective recording of any document	✓	✓	✓
Restrictive covenants	✓	✓	✓
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 (HOA)			
Title is unmarketable	✓	✓	✓
Lack of right of access to and from the land	✓	✓	✓
Mechanics' lien protection		✓	✓
Forced removal of structure because it:			
a. Extends onto other land or onto an easement		✓	✓
b. Violates a restriction in Schedule B of policy			
c. Violates an existing zoning law			
Cannot use land for single-family dwelling (SFD) due to zoning or restrictions		✓	✓
Unrecorded lien by the HOA		✓	✓
Unrecorded easements		✓	✓
Others have rights arising out of leases, contracts or options		✓	✓
Pays rent for substitute residence		✓	✓
Inflation Protection		✓	✓

Continued...



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	CLTA	ALTA-R	Complete Homeowner's Policy
Building permit violations – forced removal*			✓
Subdivision Map Act violations*			✓
Zoning violations – forced encroachment*			✓
Boundary wall or fence encroachment*			✓
Restrictive covenant violations			✓
Post-policy defect in title			✓
Post-policy contract or lease rights			✓
Post-policy forgery			✓
Post-policy easement			✓
Post-policy limitation on use of land			✓
Post-policy damage from minerals or water extraction			✓
Post-policy living trust coverage			✓
Post-policy encroachment by neighbor other than wall or fence			✓
Enhanced access—vehicular and pedestrian			✓
Damage to structure from use of easement			✓
Post-policy automatic increase of 10% annually up to 150%			✓
Post-policy correction of existing violation of covenant			✓
Post-policy limitation of use			✓
Post-policy prescriptive easement			✓
Street address is correct			✓
Map not consistent with legal description			✓
Coverage for spouse acquiring through divorce			✓
Violations of building setbacks			✓
Discriminatory covenants			✓
Insurance coverage for as long as you own the property			✓

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

