



Between the American Land Title Association Standard Owner's Policy and the American Land Title Association Homeowner's Policy

AVAILABILITY

COVERAGE

	ALTA HOMEOWNER'S POLICY	BASIC CLTA HOMEOWNER'S POLICY
	Natural person only Single-family residence or condominium	to any insured for any type of property
Amount of insurance coverage increases automatically by 10% in each of the first five years after issuance without any additional premium.	✓	—
POST POLICY PROTECTION - Someone forges your name to a deed or mortgage after your policy is issued to you.	✓	—
POST POLICY PROTECTION - A neighbor builds an improvement over your property line after your policy is issued to you.	✓	—
POST POLICY PROTECTION - The improvement on your property encroaches into an easement and you must remove it.	✓	—
POST POLICY PROTECTION - The improvement on your property encroaches over the property line and you must remove it.	✓	—
BUILDING PERMIT -The improvement on your land was constructed without a valid building permit and you must remove the improvement or correct it*	✓	—
BUILDING PERMIT & ZONING - The improvement on your land was constructed with a valid building permit, but does not comply with zoning laws and you must remove or correct it*	✓	—
Your coverage continues for the benefit of your spouse who receives title upon a divorce.	✓	—
You transfer title to the trustee of your trust after the policy is issued.	✓	—
POST POLICY ADVERSE POSSESSION - Someone else claims to own the property.	✓	✓
Someone else claims to have a lien against the property.	✓	✓

The coverages that contain an * are subject to deductibles and maximum amounts of liability. The premium charge for the Homeowner's Policy is 10% more than the Standard Owner's Policy.

