



OWNER'S COVERAGE COMPARISON CHART

<u>POLICY COVERAGE</u>	<u>ENHANCED OWNER'S POLICY</u>	<u>ALTA 2006 POLICY</u>
Title vested as described in policy	yes	yes
Title defect not listed on policy	yes	yes
Unmarkability of Title	yes	yes
Lack of access	pedestrian & vehicular	Legal Access
Forgery after date of policy	yes	no
Mechanics liens for work/materials not ordered by owner	yes	no
Forced removal of existing structure	yes	no
Unable to use land due to restriction/zoning violation	yes	no
Claim to title due to existing restriction violation	yes	no
Forced to comply with existing restriction due to prior violation	actual loss after 1% of policy deductible	no
Unable to sell or mortgage due to prior restriction violation	yes	no
Encroachment onto property after date of policy	yes, except for walls or fences	no
Can't sell, build, mortgage, lease due to subdivision law violation	yes	no
Structure damage due to mineral extraction	yes	no
Attached survey differs from public record description	yes	no
POLICY INCREASES 10% PER YEAR UP TO 150%	YES	NO
COST COMPARISON (example based on \$40,000)	\$168	\$140

FOR COMPARISON ONLY, REFER TO POLICIES FOR EXACT PROVISIONS, CONDITIONS, EXCLUSIONS, & EXCEPTIONS