

Policy Comparisons**

COVERAGE	ALTA OWNER'S STANDARD POLICY	ALTA HOMEOWNER'S ENHANCED POLICY	
1. Someone else owns an interest in your title	X	X	
2. A document is not properly signed	X	X	
3. Forgery, fraud, duress	X	X	
4. Defective recording of any document	X	X	
5. There is a lien on your title because there is:			
a. A deed of trust	X	X	
b. A judgment, tax or special assessment	X	X	
c. A charge by the homeowners association	X	X	
6. Title is unmarketable	X	X	
7. Mechanics lien protection		X	
8. Automatic Survey Coverage		X	
9. Forced removal of a structure because it:			
a. Extends onto other land or onto an easement		X	
b. Violates a restriction in Schedule B		X	
c. Violates an existing zoning law*		X	
10. Can't use land for residence because the use violates a restriction in Schedule B or a zoning ordinance		X	
11. Pays rent for substitute land or facilities		X	
12. Unrecorded lien by a homeowner's association		X	
13. Unrecorded easements		X	
14. Rights of third parties under unrecorded leases		X	
15. Building permit violations*		X	
16. Compliance with Subdivision Map Act*		X	
17. Restrictive covenant violations		X	
18. <i>Post Policy</i> forgery		X	
19. <i>Post Policy</i> encroachment		X	
20. <i>Post Policy</i> damage from minerals or water extraction		X	
21. <i>Post Policy</i> living trust coverage		X	
22. Enhanced access-both vehicular and pedestrian		X	
23. <i>Post Policy</i> automatic increase in value up to 150%		X	
24. <i>Post Policy</i> adverse possession		X	
25. <i>Post Policy</i> cloud on title		X	
26. <i>Post Policy</i> prescriptive easement		X	
27. Covenant violation resulting in reversion		X	
28. Boundary walls and fence encroachment*		X	
29. Enhanced marketability		X	
30. Violations of building setbacks		X	
31. Discriminatory covenants		X	
32. Insurance coverage forever		X	
*Subject to a deductible and a maximum indemnity liability, which may be less than the policy amount.			
** Please refer to the actual policies for exact insuring provisions, conditions, exclusions and exceptions.			