

First American Title Insurance Company

Comparison of Coverages / Residential Owner's Policies

Standard ALTA Policy versus The Second Generation Eagle Protection Owner's Policy

COVERAGE

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

ALTA

EAGLE

* Subject to maximum indemnity liability, which may be less than policy amount. In certain states, a deductible may apply.