



Investors Title Insurance Company provides the highest coverage available.

This chart is intended for summary comparison only and is not a full explanation of coverage. For more details please contact your Investors Title sales representative or your Investors Title branch office.

www.invtitle.com

COVERAGE COMPARISON

	INVESTORS TITLE 2006 ALTA OWNER'S POLICY	INVESTORS TITLE ALTA RESIDENTIAL POLICY	INVESTORS TITLE ALTA HOMEOWNER'S POLICY
1. Someone else owns an interest to the property.	•	••	•••
2. Documentation not properly signed.	•	••	•••
3. Legal defense of title claims.	•	••	•••
4. Forgery, fraud, duress, incompetency, incapacity.	•	••	•••
5. Defective recording of any document.	•	••	•••
6. Restrictive covenants limiting use.	•	••	•••
7. Legal access to property.	•	••	•••
8. Lien or encumbrances on title.	•	••	•••
9. Mechanics' lien protection.	•	••	•••
10. Title is unmarketable.	•	••	•••
11. Unrecorded easements on property.	•	••	•••
12. Rights to property under unrecorded leases, contracts or options.	•	••	•••
13. Coverage transfers to heirs or devisees.	•	••	•••
14. Coverage transfers to living trust.	•		•••
15. Forced removal of a structure due to encroachment or violation of restrictions or zoning laws.		••	•••
16. Can't use land for Single Family Dwelling because the use violates a restriction in Schedule B or a zoning ordinance.		••	•••
17. Rent reimbursement for substitute land or facilities.		••	•••
18. Coverage stated in plain language.		••	•••
19. Post policy automatic increase of value up to 150%.		••	•••
20. Enhanced marketability.		••	•••
21. Inability to obtain building permit due to subdivision violation (subject to a deductible and maximum liability).			•••
22. Enhanced access including both vehicular and pedestrian.			•••
23. Boundary walls and fence encroachment (subject to a deductible and maximum liability).			•••
24. Subdivision Map Act coverage (subject to a deductible and maximum liability).			•••
25. Restrictive covenant violations.			•••
26. Post policy forgery.			•••
27. Post policy encroachment by neighbors.			•••
28. Damage resulting from the extraction of minerals or water extraction.			•••
29. Coverage transfers to spouse acquiring through divorce.			•••
30. Map and legal description not consistent.			•••
31. Post policy adverse possession.			•••
32. Post policy cloud/defect in title.			•••
33. Post policy prescriptive easement.			•••
34. Covenant violation resulting in reversion.			•••
35. Encroachment of structures onto an easement or setback.			•••
36. Attempted enforcement of discriminatory covenants.			•••
37. Survey matters not recorded on public records.			•••
38. Forced removal of improvements because a building permit was not obtained (subject to deductible and maximum liability).			•••
39. Structural damage due to use of an easement on property.			•••
40. Additional taxes for improvements made prior to the policy date.			•••

The *ALTA 2006 Owner's Policy* may be used for commercial or residential properties.

The *ALTA Residential Owner's Policy* may only be used for one-to-four family residence or one-to-four family residential condominium unit, platted residential subdivision or acreage property not exceeding 25 acres.

The *ALTA Homeowner's Policy* may only be used on improved one-to-four family residence or condominium unit, the proposed insured owner must be a natural person and the property description must be in the form of a lot in a platted subdivision or condominium unit.