



ALTA Standard Policy vs. Homeowner's Policy

	ALTA Standard Policy	ALTA Homeowner's Policy
Someone else owns a recorded interest in your title.	X	X
A document is not properly signed, sealed, acknowledged or delivered.	X	X
Forgery, fraud, duress, incompetency, incapacity or impersonation.	X	X
Defective recording of any document.	X	X
Unmarketability of title.	X	X
Lack of a right of access to and from the land.	X	X
Mechanic's lien protection for work or materials done prior to the policy date except where the insured has agreed to same.		X
Unrecorded liens by the homeowner's association.		X
Others have the rights arising out of leases, contracts, or options.		X
Someone else has an easement on your land.		X
Forced removal of the residential structure because it extends onto other land or on any easements or it violates a restriction shown in Schedule B, or an existing zoning law.		X
Plain understandable policy language.		X
Automatic inflation coverage increasing policy amount up to 150%.		X
Building permit/zoning violations by prior owners.		X
Restrictive covenant violations by prior owners.		X
Enhanced access coverage.		X
Map inconsistency protection.		X
Mineral extraction structure damage.		X
Post policy encroachment.		X
Post policy forgery.		X
Living trust coverage.		X
Forced removal of existing structures including boundary walls and fences due to encroachment onto adjoining land.		X
Supplemental real estate taxes by a taxing authority for taxes not previously assessed prior to date of policy because of construction or a change in ownership occurring before policy date.		X

The above coverages are subject to specific expectations to Title, Exclusions and the Conditions and Stipulations as set forth in each policy form. Special conditions and deductibles apply for certain coverages in the ALTA Homeowner's policy. Policy coverage is subject to change without notice.