Protect Your Customer - and Yourself with the Chicago Title

ALTA HOMEOWNER'S POLICY

CLTA

1. Someone else owns an interest in your title to the property
2. A document is not properly signed
3. Forgery, fraud, duress.
4. Defective recording of any document
5. Restrictive covenants
6. There is a lien on your title because there is:
   a) a deed of trust
   b) a judgment, tax or special assessment
   c) a charge by the homeowner's association
7. Title is unmarketable
8. Lack of right of access to and from the land

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9. Mechanic's lien protection
10. Forced removal of structure because it:
    a) extends onto other land or onto an easement
    b) violates a restriction in Schedule B
    c) violates an existing zoning law
11. Cannot use land for SFD due to zoning or restrictions
12. Unrecorded lien by the homeowner's association
13. Unrecorded easements
14. Others have rights arising out of leases, contracts or options
15. Pays rent for substitute land or facilities
16. Inflation protection
17. You do not have legal right of access

HOMEOWNER'S POLICY

18. Building permit violations - forced removal *
19. Subdivision Map Act violations *
20. Zoning violations - forced encroachment *
21. Boundary wall or fence encroachment *
22. Restrictive covenant violations
23. Post-policy defect in title
24. Post-policy contract or lease rights
25. Post-policy forgery
26. Post-policy easement
27. Post-policy limitation on use of land
28. Post-policy damage from minerals or water extraction
29. Post-policy living trust coverage
30. Post-policy encroachment by neighbor other than wall or fence
31. Enhanced access - vehicular and pedestrian
32. Damage to structure from use of easement
33. Post-policy automatic increase in value up to 150%
34. Post-policy correction of existing violation of covenant
35. Post-policy limitation of use
36. Post-policy prescriptive easement
37. Street address is correct
38. Map not consistent with legal description
39. Coverage for spouse acquiring through divorce
40. Violations of building setbacks
41. Discriminatory covenants
42. Insurance coverage forever

Chicago Title automatically issues the highest coverage available!

Coverage is for 1 to 4 family residences

This chart is intended for comparison purposes only and is not a full explanation of policy coverage. Policy coverages are subject to the terms, exclusions, exceptions and deductibles shown in the policy.

For more information about any of our products or services please call...

Chicago Title

San Diego Division

(800) 448-4267

*Subject to deductible and maximum liability, which is less than the policy amount.