

see how the **policies** compare . . .

Call your local Chicago Title Representative for more details.

COVERAGE

	Alta Standard or CLTA	Alta "R"	Alta Homeowner's
1. Someone else owns an interest in your title to the property.	X	X	X
2. A document is not properly signed.	X	X	X
3. Forgery, fraud, duress.	X	X	X
4. Defective recording of any document.	X	X	X
5. Restrictive covenants.	X	X	X
6. There is a lien on your title because there is:			
a.) a deed of trust.	X	X	X
b.) a judgment, tax, or special assessment.	X	X	X
c.) a charge by the homeowner's association.	X	X	X
7. Title is unmarketable.	X	X	X
8. Lack of right of access to and from the land.	X	X	X
9. Mechanic's lien protection.		X	X
10. Forced removal of structure because it:			
a.) extends onto other land or onto an easement.		X	X
b.) violates a restriction in Schedule B.		X	X
c.) violates an existing zoning law		X	X
11. Cannot use land for SFD due to zoning or restrictions		X	X
12. Unrecorded lien by the Homeowner's Association.		X	X
13. Unrecorded Easements.		X	X
14. Others have rights arising out of leases, contracts or options		X	X
15. Pays rent for substitute land or facilities.		X	X
16. Inflation protection.		X	X
17. You do not have legal right of access.		X	X
18. *Building permit violations - forced removal.			X
19. *Subdivision Map Act violations.			X
20. *Zoning violations - forced encroachment.			X
21. *Boundary wall or fence encroachment.			X
22. Restrictive covenant violations.			X
23. Post-policy defect in title.			X
24. Post-policy contract or lease rights.			X
25. Post-policy forgery.			X
26. Post-policy easement.			X
27. Post-policy limitation on use of land.			X
28. Post policy damage from minerals or water extraction.			X
29. Post-policy living trust coverage.			X
30. Post-policy encroachment by neighbor other than wall or fence.			X
31. Enhanced access - vehicular and pedestrian.			X
32. Damage to structure from use of easement.			X
33. Post-policy automatic increase in value up to 150%.			X
34. Post-policy correction of existing violation of covenant.			X
35. Post-policy limitation of use.			X
36. Post-policy prescriptive easement.			X
37. Street address is correct.			X
38. Map not consistent with legal description.			X
39. Coverage for spouse acquiring through divorce.			X
40. Violations of building setbacks.			X
41. Discriminatory covenants.			X
42. Insurance coverage forever.			X

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.

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



Chicago Title

The Closing Experts for 160 Years!