

ALTA Policy Comparison

PROTECTION FROM LOSS DUE TO THE FOLLOWING...

-  Claims of ownership by someone else after closing.
-  Problems with a document not signed properly at closing or recorded incorrectly at the Recorder's Office.
-  Claims of forgery, fraud, or duress that occur prior to or at closing.
-  Your seller's creditor attempting to enforce a lien or judgment against your property for the seller's debt.
-  The inability of you to sell your property due to a title problem caused by a previous owner of the property.
-  Restrictive covenants that affect your property but that have not been disclosed to you.
-  Finding that you do not have legal access to the property.
-  Continuation of Coverage if a spouse of the insured receives title because of dissolution of marriage, the Trustee to whom the insured conveys, or the beneficiaries of the insider's trust upon death of the insured.
-  Gap Coverage as to matters recorded before the seller's Deed.
-  Problems with creation or recording of a document(s) electronically.
 -  Post Policy Forgery Protection.
 -  Provides you with pedestrian and vehicular access to the property.
 -  Forced correction or removal of an existing violation of covenants, conditions or restrictions.
 -  Loss of title because of a violation, before the insured acquired title, of covenants, conditions or restrictions, existing violation of subdivision laws or restrictions, resulting in inability to obtain a building permit, requiring correction or removal of the violation, or refusal to perform a contract to buy, lease or make a mortgage loan. *(Risk 16)
-  Forced removal or remedy of existing structure (other than a boundary wall or fence) because any part of the structure was built without obtaining a proper building permit. *(Risk 18)
-  Forced removal or remedy of existing structure (other than a boundary wall or fence) because they violate an existing zoning law or zoning regulation. *(Risk 19)
-  Encroachments of existing structures onto a neighbor's land *(Risk 21), neighbor's existing structures on your land, existing structures onto an easement or over a building set-back line or a neighbor's structure (other than boundary walls or fences) onto your land after Policy Date.
-  Damage to existing structures because of use or maintenance of any easement.
-  Damage to existing or future, improvements because of the future use of the surface of the land to extract or develop minerals, water or other substances.
-  Supplemental taxes for a period before Policy Date because of construction or change of ownership or use that occurred before Policy Date.
-  The residence with the address shown in Schedule A is not located on the land at Policy Date.
-  Stated substitute residence rental expenses and expenses of relocation, if the insured cannot use the Land. *(Conditions Paragraph 6)
-  Automatic increased Coverage of up to 150% of Policy Amount over 5 years.

** Subject to Deductibles, Our Maximum Dollar Limit of Liability and other terms.*

The sample comparison is for information purposes only. For complete coverage possibilities you may ask your Title Professional for assistance or visit www.alta.org/forms/



Eric L Cruz
Regional Sales Manager

ecruz@turnertitle.com | www.turnertitle.com

